

FAME AND FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

LITTLE JAY PERKINS, THE BROKER;
OR, SHEARING THE WALL STREET "LAMBS."
BY A SELF-MAC
AND OTHER STORIES



When broker Simpson produced the lamb amid a roar of laughter, Little Jay Perkins simply grinned, rose from his chair and opened the door behind him. His pet cub sprang out into the room to the consternation of the brokers.

NAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY

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Little Jay Perkins, the Broker

—OR—

SHEARING THE WALL STREET "LAMBS"

By A SELF-MADE MAN.

CHAPTER I.

IN WHICH JAY PERKINS DISTINGUISHES HIMSELF.

"What in creation is that?" ejaculated Ed Willis, jumping from his chair as a small, brown, shaggy-looking animal, as large as a full-grown bulldog, came nosing around one of his legs.

It was Sunday afternoon and Ed had called around to see his particular friend, Jay Perkins, at his home in a quiet part of the Bronx.

Hardly had he taken his seat in his friend's cozy room on the second floor back of the two-story detached house owned by Mrs. Perkins, a widow of perhaps thirty-eight years, when the strange-looking animal appeared from some corner where it had been sleeping.

"That," chuckled Jay, "is a Wall Street bear. Don't you know one when you see it? You've been long enough in the Street, I should think, to be familiar with the breed."

"Oh, come off with your Wall Street bears. Is that a real ruin?" he added, looking attentively at the four-legged object which had trotted over to his friend and was rubbing his brown nose against the boy's hand.

"It's a real one," replied Jay, patting the cub on the head and tickling one of his furry ears.

"Where in thunder did you get it?"

"I bought it from an animal dealer."

"What for?"

"As a household pet."

"If that's your idea of a household pet excuse me if I differ with you."

"Well, as I've gone into business for myself, and intend to devote my energies to wrestling with the bulls and bears, I thought a tame bear would be a very appropriate household ornament for me to have."

"To even things up you ought to get a tame bull as well," grinned Ed.

"Don't need one, as I'm a bull myself."

"I think you've got a whole lot of nerve branching out for yourself. It's only a week or so ago that you were messenger for Mr. Simpson."

"It's the nervy people who get ahead in this world."

"Then you ought to get ahead."

"I expect to. I've done pretty well so far with the market while a messenger. I ought to do better now that I have the chance to devote my entire attention to the business."

"What does Simpson think about you setting up for yourself?"

"He nearly had a fit when I tendered my resignation and explained my reason for severing business relations with his office."

"I don't wonder. He must have thought you were crazy."

"I'm not responsible for the tenor of his thoughts."

"Have you got an office yet?"

"Yes, and it's all ready furnished for business."

"You haven't lost any time over it."

"Where is your office?"

"Oriol Building, sixth floor, Room 209. Drop in and see me to-morrow after you're through for the day. I'll wait for you."

"I'll be there between half-past three and four if nothing happens to prevent me keeping the engagement. What does your mother think about your change of base?"

"She thinks that whatever I do is all right," replied Jay complacently.

"I wish my folks thought the same way."

"Do they occasionally take exception to your actions?"

"I should remark that they did. Each member of my family has his or her idea how I should conduct myself, and it's pretty hard to satisfy the whole bunch."

"Then you should study the art of diplomacy, Ed. A good bluff is sometimes better than a line of argument. Always aim to avoid friction in both the domestic and business ends of life. An ounce of soft-solder goes further than a pound of—"

"Cut it out, Jay. Where's that bear now?"

"He's over in his lair in yonder closet."

"You ought to bring him down to your office and keep him on exhibition as an object lesson."

"Perhaps I will some time."

"If you were only a member of the Exchange what fun you could have out of him some afternoon when business was slack."

"You think the cub would make a sensation on the floor, eh?"

"Bet your life he would. The traders would appreciate something out of the ordinary. Say, let's go out and take a walk. This is too fine an afternoon to be cooped up in the house."

"Where shall we go?"

"The park is as good as anywhere."

Bronx Park was not very far from where Jay Perkins lived, and the boys aimed for the nearest entrance.

They were soon in the park, walking along the path beside the Bronx River.

"That's a fine-looking girl yonder in the boat," said Ed.

Jay looked in the direction indicated by his companion and saw a very pretty and vivacious girl in a small boat rowed by a dudish-looking boy probably a year her senior.

She was attired in a white fluffy gown of light material, for the weather was quite warm even for June.

"I see her," replied the young broker. "The chap with her seems to know precious little about the art of rowing. There, he almost went over on his back that time because he failed to dip his oars deep enough."

"She's laughing at him. Lord! there goes his hat into the water."

"And he's lost one of the oars reaching for it. He's in a nice pickle now."

"He's trying to get the boat around so he can recover the oar."

They watched with some interest the abortive efforts of the smartly-dressed youth to pick up the oar.

"I'm afraid he'll upset the boat if he doesn't look out," said Jay as the boy leaned out in a futile attempt to reach the truant oar, causing the boat to dip and the girl to utter a half-suppressed exclamation of alarm.

Jay and Ed managed to keep abreast of the boat and its occupants, which was floating on the current toward the point where the stream took a drop of perhaps a dozen feet, forming a miniature waterfall.

The boys were so little acquainted with the park and the river that they did not notice the falls, and the party in the boat must have been equally ignorant of its proximity, for they gave no signs that they were aware they were approaching danger.

The floating car acted in a very tantalizing way.

Sometimes it worked almost within reach of the boat, but when the boy made a grab at it it slipped just out of his grasp.

After several attempts to get it the youth lost his temper, and the next time it came near he made a vicious dive at it.

The boat was then close to the waterfall.

It went half over and dumped both the youth and the fair maiden into the river.

The girl uttered a scream of terror and tried to save herself.

The next moment the water closed over her head, while the boy just managed to catch the gunwale of the boat.

"Great Scott! He's done it at last!" exclaimed Jay Perkins, throwing off his jacket and tossing it to his companion.

As he ran to the water's edge to plunge in he saw the falls close at hand.

It was impossible to reach the girl as she rose to the surface before she would be over the edge of the small cataract, and so the young broker ran further along.

Then the girl disappeared over the waterfall.

The boy and the boat hovered for a moment on the summit of the break and went over, too.

As the girl came up half unconscious below the fall and was swept down the river, Jay kicked off his low shoes and plunged in to her rescue.

A dozen vigorous strokes brought him out to the spot where she had gone under again, and he presently saw her rising a yard or two away.

Jay was a fine swimmer and he soon reached the girl, who was struggling with the last of her strength to avoid the fate that menaced her.

He grabbed her from behind in such a way that she could not clutch him in her frantic desperation, and holding her head above the surface struck out with his feet and one arm for the bank.

"Keep quiet, miss," he spoke in her ear. "Don't struggle. I'll save you."

Feeling herself sustained by his strong arm, she gradually ceased her desperate efforts, and finally lay quiet in his grasp.

"That's right," he continued. "I'll have you ashore in a moment."

Ed was ready to give him a helping hand when he reached the bank, and together they got the girl out of the water.

A man who had been drawn to the opposite bank by the girl's scream had already jumped in and caught hold of the half-drowned youth.

He soon had the boy lying on the other side of the river and was exerting himself to resuscitate him.

Jay supported the girl in his arms till she recovered.

"You saved my life," she said, looking at him gratefully.

"I am very, very thankful to you."

"You're welcome, miss. May I ask your name and where you live, so that we can take you home?"

"My name is Jessie Fairfax, and I live about half a mile from the park, No. — Blank Street. But I don't know how I can go home in this condition."

"We'll take you to the nearest house first, where you will be able to receive attention."

"You're all wet yourself. It's too bad I've been the cause of your——"

"Don't mention it. I'm happy to have been of service to you in your perilous predicament."

"You will tell me your name, so that I may know to whom I owe such a big obligation?" she asked with a smile.

"Jay Perkins."

"Thank you, I sha'n't forget it, nor the gallant service you have rendered me. You must give me your address. My father will certainly desire to call on you to thank you. And my mother will also desire to express her gratitude, so perhaps if you will call at our home on Blank Street it would be much better."

"I shall be very glad to call if you wish me to," said Jay, who was much struck with Jessie Fairfax's beauty. "I will no doubt have to see you home after your clothes have been dried. Perhaps my friend here, Ed Willis, had better call at your house, explain what happened to you, and bring dry garments to you after we have taken you to one of the houses near the park."

"I think that would be a good plan if your friend is willing to put himself out to do that——"

"It will give me great pleasure to be of service to you, Miss Fairfax," said Ed gallantly.

"Thank you. I sha'n't forget your kindness," she replied.

Jay and Ed escorted the girl to a near-by house where she was received with motherly solicitude by the lady of the place and taken to a room at once.

The lady's husband offered the same hospitality to Jay.

The young broker directed Ed to find a cab and go to his house, as well as Miss Fairfax's, for dry clothes for him.

An hour and a half later Ed turned up with the cab, the clothes and the girl's father.

After Mr. Fairfax had seen his daughter and learned all the particulars of the accident on the river from her he was profuse in expressing his gratitude to Jay.

He asked the boy many questions about himself, and was astonished to learn that he was just starting out in the brokerage business for himself in Wall Street.

Then Jay learned that Mr. Fairfax was a well-known banker of the financial district, and that his place of business was within a stone's throw of the Oriel Building.

"You must call and see me, Perkins," he said. "If I can be of service to you in a business way don't fail to let me know, for I shall not be satisfied unless I have the opportunity to return in some substantial way the obligation I am under to you."

"I thank you for your kind offer, Mr. Fairfax, but I hope it may not be necessary for me to seek your aid except possibly in a regular business way," replied Jay.

"But I shall insist on doing something for you. You have saved my daughter's life, and I cannot let your brave act pass without some kind of recognition."

"That's all right, sir. It was my duty to save Miss Fairfax, wasn't it, under the circumstances? Any one able to swim would have done the same in her behalf."

"Granting that to be true, that would not make the obligation any the less. At any rate, I'm glad my daughter's rescuer is such a fine young fellow as yourself. You must call on us at our home. Mrs. Fairfax will certainly desire to add her thanks to mine, and it would be unfair if you did not afford her the opportunity to do so."

Jay promised to call at an early date, and soon after the banker and his daughter, after the girl had once more thanked the young broker, and pressed him to call at their house, rolled away in the cab, and then Jay and Ed took their departure for the former's home on foot.

CHAPTER II.

THREE BROKERS VISIT LITTLE JAY PERKINS.

Things happened to be quiet at the Exchange, on the day following Jay's adventure in Bronx Park, a full account of which had been duly chronicled in the morning papers, and three brokers, having nothing particular on their hands at the moment, wended their way to Room 209 on the sixth floor of the Oriel Building.

"There's his name, as large as life," said one of them, pointing to the sign on the frosted glass which ran as follows:

JAY PERKINS,

Stocks and Bonds.

Western Mining Securities Bought and Sold.

"What a nerve!" ejaculated one of the other two.

"That's the stock in trade of the average Wall Street mes-

senger," replied the third. "We'll go in and inspect his den if he's around."

The speaker laid his hand on the knob of the door and tried it.

It yielded to his touch and the three traders entered a moderate-sized square room fitted up with all the furniture and fixings of a broker's office on a modest scale.

A good-looking boy, with a shrewd expression on his features and an indefinable air of concentrated energy, sat at a modern roll-top desk beside one of the two windows that furnished light and air to the office from a spacious interior court in the center of the skyscraper.

He looked up as the door opened and recognized one of his visitors as his late employer.

"Glad to see you, Mr. Simpson," he said politely, "and you, too, gentlemen. Help yourselves to chairs and make yourselves at home."

"So this is your sheep-shearing den, eh, Jay?" said Broker Simpson, taking the chair beside the boy's desk, after introducing his companions as Brokers Day and Knight.

"I may have the pleasure of shearing a few sheep or old rams before I wind up my career in Wall Street, but I expect my principal diversion will be the clipping of the wool from the lambs. I believe that is the business mostly carried on in the Street. At least, as far as my observation went, Mr. Simpson made a specialty of it."

"That's hard on you, Simpson," laughed the other gentlemen.

"You ought to know whether I deserve such a reputation," replied Simpson.

"I guess it's a game we all have a hand in," said Broker Knight. "The Street couldn't get on very well without the lambs."

"Do you really believe you have experience enough to shear a lamb properly, Jay?" chuckled Simpson.

"I think I was long enough in your office to learn how to do it up brown, sir," replied the boy.

His answer drew another hearty laugh from Day and Knight.

"Well," said Simpson, rather nettled by his reply, "I'll bring a typical lamb around here some day and let you try your hand on the article."

"I shall be very glad to have an opportunity to give a practical demonstration of my ability in the wool-shearing line," answered the young broker smilingly.

"I hold you to your word, young man," said Simpson significantly.

"I suppose smoking is permissible in your office," said Broker Day, drawing out a pocket cigar-case.

"Certainly," answered Jay. "Don't stand on ceremony."

"You don't smoke, do you?"

"No, sir."

"Have a weed, Simpson," said Day, offering the case.

"Thanks; don't care if I do," replied Simpson, taking a cigar.

Broker Knight also helped himself to one, and the three traders were soon filling the atmosphere of the office with tobacco smoke.

"I saw an account in the morning paper about your rescue of Duncan Fairfax's daughter from drowning in the Bronx River yesterday afternoon," said Broker Day, looking at Jay. "It strikes me that your plucky conduct is likely to prove of considerable advantage to you."

"In what way, sir?" replied the boy.

"Why, Fairfax is a banker of considerable prominence in the Street. He will be able to do a whole lot for you."

"I'm not asking favors of any one, Mr. Day. I expect to hoe my own row in Wall Street, and either stand or fall by my own efforts."

"That's all right, young man. The sentiment does you honor, but it is a convenient thing sometimes to have an influential friend to call upon you when the occasion arises. There are times when the best of us need a helping hand to assist us out of a hole. It is a mighty fine thing to know that we can count on one friend at least in such an emergency."

"That's right," nodded Knight. "A friend in need is a friend indeed. I congratulate you, Perkins, on having secured the good will and friendship of Banker Fairfax."

"You have naturally made a good impression on the young lady as well," grinned Day. "A girl who has been saved from a watery grave is likely to entertain a kind of sentimental partiality toward her rescuer, especially when he is a good-looking young Wall Street broker. I think the chance

of your life is before you, Perkins. If you play your cards well, keep the iron hot, as it were, you may in the end marry Miss Fairfax, and that would be the making of you."

"Think so, eh?" said Jay with a slight flush.

"Sure, I do," laughed the trader. "Ain't I right, Knight?"

"Undoubtedly. Is she very pretty, Perkins?" chuckled Knight.

"Are you referring to Miss Fairfax?"

"Who else?"

"Yes, she's pretty."

"Blonde or brunette?"

"She has light hair and blue eyes."

"How old might she be?" asked Day.

"I should think she was about seventeen."

"Well, take my advice and don't let the chance of winning this young lady, and eventually a share of her father's ducats, escape you. Remember that he who would succeed in life must take Fortune on the wing, for the fickle goddess stops for no man to make up his mind as to what he had better do."

"You will do well to keep track of Day's advice, Perkins. I can assure you that he is something of a philosopher as well as a broker," said Knight with a chuckle. "At any rate, his advice is strong even if he comes of a weak family."

"What do you mean by saying that I come of a weak family?" asked Day, looking hard at his brother broker.

"Why, you have five children, haven't you?"

"I have. What have they to do with it?"

"Then there's yourself and wife. That makes seven Days, doesn't it? Well, seven days make a week—family. That's good logic, isn't it?" laughed Broker Knight.

"It may be logic, but as a joke I don't think much of it," said Day. "By the way, Perkins, I see you have the emblems of Wall Street business on exhibition," and he pointed at a couple of small bronze figures that adorned the top of the boy broker's desk.

One represented a full-grown bear standing on his hind legs; the other a savage-looking bull, with head down in the act of tossing some imaginary object.

"Yes. Kind of appropriate, don't you think?" replied Jay.

"They certainly are, and works of art, too."

The three brokers examined the statuettes with considerable interest.

"Where did you get them?" asked Knight.

"At an art dealer's on Fifth Avenue."

"They're out of sight."

"They would be if I covered them up," chuckled the boy.

"Good! Good!" cried Day and Knight together.

"Are you trying to develop your bump of humor?" asked Simpson dryly.

"No, sir. The remark kind of slipped out," replied Jay coolly.

"Have you any more curiosities to show us?" inquired Knight.

"I regret that I have not at present. I may acquire a few later on."

"Here's one you might add to your bronze collection," said Simpson.

He drew from his pocket a small toy lamb, standing on a platform provided with four metal wheels, such as is sold in toy shops for a dime to amuse little children with.

The broker placed it midway between the bear and the bull.

"I'm surprised that you failed to provide yourself with this most important art object in order to render your collection complete," said Simpson with a wicked grin.

Day and Knight chuckled hilariously.

"The joke is on you, Perkins," said Knight.

"I will have to admit that it is," replied the boy; "but it only goes to prove what I said before, that Mr. Simpson makes a specialty of lambs, otherwise he would not be so thoughtful as to present me with a sample from his own office."

Day and Knight roared at that and slapped Simpson on the back.

"He's rubbing it into you, old man," said Day, chuckling heartily.

"Is that the thanks I get for bringing you that lamb?" said Simpson, biting his lips.

"I assure you that I am very much obliged to you for it, Mr. Simpson," replied Jay. "As an evidence of my appreciation I mean to keep it where you have placed it."

"You ought to label it Mary's lamb on a visit to Wall Street," said Knight.

"You couldn't be funny to save your life, Knight," frowned Simpson.

"Then let's change the subject. Is this your first day in business, Perkins?" asked Knight.

"Yes, sir. I opened up to the public at 9:30 this morning."

"It is now 3:10 P. M. Have you had your first customer yet?"

"No, sir. He is yet to make his appearance."

"Perhaps you wouldn't mind taking your first commission from me," said Simpson.

"I should be pleased to do so."

"You might go to some member of the Consolidated Exchange in the morning and have him deliver at my office C. O. D. 10,000 shares of Northwestern Lard. Do you think you could manage it?"

"I'm afraid Northwestern Lard would be too slippery for me to handle," replied Jay, who was quick to perceive that Simpson was trying to play a joke on him.

"It won't do, Simpson," laughed Day. "He's on to you. Your late messenger was evidently not born yesterday."

Simpson grinned a bit sheepishly and then getting up said it was time to go.

Knight and Day also thought they had exhausted the possibilities of the occasion and remarked that it was time for them to get back to their respective offices.

"Well, gentlemen," said Jay, "I'm very much obliged to you for calling on me. I hope you'll drop in again when you've the time to spare. It is something of a paradox to have day and night visit you at the same time."

"Good! Good!" cried the two brokers in one voice, as they followed Simpson out of the office, just as Ed Willis appeared according to the promise he had made Jay on the previous evening.

CHAPTER III.

JAY PERKINS BUYS AN OPTION ON H. & O.

"Hello, Jay! So this is your office? Gee! It's bang-up, all right."

That's the way Ed expressed himself as he walked into the boy broker's den.

"Yes, it will do, I guess, to begin with. Sit down and make yourself miserable."

"Thanks. What have you done in the way of business so far?"

"Nothing."

"That isn't a whole lot. You must pay a good rent for this office. You'll have to get busy or the sheriff will be making you a call."

"Don't you worry about the sheriff."

"I'm not worrying about him. I leave that pleasant sensation for you. Well, as this is your first day I s'pose you can't expect to do business right off the reel. I like the way you're fixed. Wouldn't mind changing places with you. I see that your old boss, Simpson, was giving you a call. Who were the other gazabos with him?"

"George Day and Frank Knight, brokers."

"Don't know them. Hello, what have you got that toy lamb on your desk for? Trying to be funny?"

"No. Mr. Simpson presented me with that."

"A quiet way of guying you, I suppose."

"I don't believe he's got anything on me, just the same."

"That bull and that bear are all to the mustard. If the lamb was bronze, too, it would make the group uniform."

"I'm satisfied with it."

"Well, you're the doctor. I see that the papers had the full story of your rescue of Miss Fairfax. The reporters didn't learn that you were a broker, though."

"You can't expect them to learn everything."

"What some of them don't learn they make up. They had yesterday's incident pretty straight. That chap who was in the boat with Miss Fairfax and caused all the trouble is the son of Warren Strong, the broker."

"So the paper stated."

"The reporters ought to have roasted him, but they didn't."

"I guess he's learned a lesson he won't soon forget."

"If I were Miss Fairfax it would be a cold day when I went out with him again."

The boys talked a while longer, and then they went up-town together.

Jay Perkins was a bright, snappy boy of eighteen years, who had entered Wall Street three years since as office boy for Broker William Simpson.

As a messenger he had proved himself a crackerjack, and

not only won the confidence and esteem of his employer, but the good will of scores of brokers whose offices he visited in the course of business.

During his first year in the Street he had been induced by other messenger boys to try his luck in the market, beginning with \$50 he had saved up.

His success was so satisfactory that he kept on making small deals at intervals through a little bank on Nassau Street that made a specialty of catering to small investors—persons that the regular brokers wouldn't look at.

In this way he gradually acquired a capital of \$1,000.

About that time a corking tip came his way, and in ten days his money was increased to nearly \$3,000.

Six months later he was worth \$10,000, and on the first of June of the present year he had over \$50,000 in bankbills stowed away in a safe deposit box in the Washington Safe Deposit vaults in Wall Street.

He then decided that he could do better as a speculator on his own hook than running errands for \$10 a week.

He was also ambitious to make a start as a broker.

He knew that it would be uphill work at first, and would take time, but he was young and would have plenty of time to make himself generally known so as to attract customers by degrees.

So he notified Mr. Simpson that he was going to leave his employ, explained his reasons for so doing, then hired an office, furnished it, and opened up as we have seen.

On the morning following the visit of Mr. Simpson and Brokers Day and Knight, a trader on the same floor with Jay, named Eli Mix, observing the advent of a new broker on the floor, and presuming he was some stranger to the Street from either Philadelphia, Boston or Chicago, decided to drop in and make his acquaintance.

Jay was just thinking of going over to the Exchange when the door opened and admitted Mr. Mix.

The trader looked around the room and then at the young tenant of the office.

Perceiving a closed door at the opposite end of the room, and supposing it to lead into the private office of the new broker, whom he did not for a moment suppose was the boy at the desk, he asked:

"Is Mr. Perkins in?"

"Yes, sir. I am Mr. Perkins. Take a seat and let me know how I can be of service to you."

"Mr. Jay Perkins?" continued Mix in some astonishment.

"Yes, sir."

Broker Mix scratched his chin and looked dubiously at the young trader.

"I guess you must be older than you look," he said. "A smooth face makes a lot of difference in the appearance of some people. Still, you do look young. If I were you I'd cultivate a mustache."

"Thank you for the suggestion, sir; I will consider it. Might I ask your name?"

"Eli Mix. I'm a stock broker, and my office is on this floor. I thought I'd drop in and make your acquaintance."

"Glad to know you, Mr. Mix."

"I presume you are a stranger in town?"

"Hardly. I've lived here all my life."

"Indeed! I thought I knew all the active traders in the Street. Perhaps you are just starting in business?"

"Yes, sir. That's about the size of it."

"Been working for some other broker, eh?"

"Yes, sir; for Mr. William Simpson."

"Of the Astor Building?"

"Yes, sir."

"Hum! You've got quite a pleasant office. Doing any business yet?"

"Not as yet."

"I'm afraid you'll find it slow—at first."

"I presume so."

"Are you on the Curb?"

"No, sir."

"Perhaps a member of the Consolidated Exchange?"

"No, sir."

"Then I suppose you will have to do business through some member of the regular exchanges?"

"To a certain extent—yes."

"I should be glad to be of service to you, Mr. Perkins. I will make it all right about commissions."

"Thank you, sir; but I have already made arrangements in that direction. However, I may have occasion to do business with you."

"I will use you all right," said Mix, wondering how much

the new broker was worth and whether there was any chance of unloading on him some slow-going stocks he had in his safe and which he was anxious to get rid of. "I suppose you're not buying anything to-day?"

"I'm always in the market when there's a good thing on tap," replied Jay with a smile.

"I've got a small block of A. & W. I could sell you at 39. It's quoted at 40."

"Thanks. I don't care for it."

"You deal in Western securities, I see by your sign."

"Yes, sir."

"I've got 10,000 shares of Tecumseh Mining & Milling Company, of Tonopah, Nevada. Perhaps you'd make an offer on it."

"Don't care for it; but I'll buy all the Firebrand Extension you bring me at 25 cents a share."

"Haven't any Firebrand," replied Mix; "but I've got 20,000 shares of another mine just as good, and located within a short distance of the Firebrand. It's the Jason Gold & Silver Mining Company. It is reported lately as a sure winner."

"Have you any H. & O. shares?" asked Jay, branching around to railroad stock.

"H. & O.!" exclaimed Mix. "I have a couple of thousand which I can let you have at the market, which, I believe, is 62."

"Will you sell me a fifteen-day option on them? I haven't enough cash to pay for them at present."

"I'm not in the habit of selling options, but if you are willing to pay 66 for the shares any time within fifteen days, and put up a deposit of 5 per cent. on the current value of the stock as security, I'll make the deal."

"I don't care to go over 65. If you want to close at that write out the option and I will give you the security in cash."

Mix considered a moment and then said he'd do it.

"All right," said Jay. "Let me see—2,000 shares at 62 is \$124,000. Five per cent. of that is \$6,200. That's the deposit. I have the privilege of calling for the shares any time within fifteen days and paying 65 for them."

"That's right," nodded Mix. "If you fail to call for the shares before three o'clock on the fifteenth day you will forfeit your deposit. I suppose you understand that?"

"I do. Take my chair, write out your option and I will get you the money."

Broker Mix seated himself at Jay's desk and the boy went to his safe.

Inside of five minutes the deal was complete—Jay had Mix's option and Mix had Jay's \$6,200.

"Drop in and see me any time without reference to the option," said Mix as he rose to go. "I'll be glad to talk with you."

"Thank you, Mr. Mix, I may possibly find time to do so," replied Jay.

The broker departed and the boy, after putting the option in his safe, put on his hat and left for the Exchange.

CHAPTER IV.

THE RISE IN H. & O.

"I wonder why that boy bought that option from me?" thought Eli Mix as he walked back to his office. "Can he have a tip that the stock is going up? He certainly wouldn't agree to pay 65 for it unless he had some ground for believing that the price would rise. I see no indications of it, however. The market is weak and uncertain. There's more chance of a general slump than a rise. I guess the boy is one of those young fools who think they know it all. He doesn't look a day older than nineteen at the outside, and yet he is in business for himself in a line that takes the shrewdest kind of head and plenty of nerve to keep from going to the wall. As for getting customers, bah! Nobody would give him their business. He can hardly have much capital. Probably that is the reason he made that option deal. In fact, he admitted that he didn't have the money to pay for the shares. I fancy I see his finish, and it won't be long deferred, either."

Broker Mix finished his mental estimate of Jay Perkins at his own desk and then turned his thoughts to other business.

He made a note of the option and turned it over to his head bookkeeper.

"I suppose I'm to notify Mr. Brown that his 2,000 shares

of H. & O. were sold at 62, sir?" said the bookkeeper, after looking at the option. "Then I'll put the shares aside to cover this option."

"Yes," replied Mix, beginning to figure on a deal he had in mind.

In the meantime Jay went over to the Exchange and walked up the visitors' gallery.

He remained there a couple of hours, and his attention chiefly centered about the H. & O. standard.

He was watching the movements of a certain well-known trader who was buying in all the H. & O. shares that were offered to him.

The reason that Jay was interested in H. & O. was not because he had bought an option that morning from Broker Mix for 2,000 shares at three points above the market price, but because, on the strength of a quiet tip he had got from a broker he was very friendly with, he had already invested \$40,000 of his capital in 4,000 shares of the stock at 62, and he expected to see the price advance pretty soon.

The broker who was standing around the H. & O. pole buying the stock right along in an offhand way was one of the representatives of a big pool which had been formed to boom H. & O. from the low price to which it had been forced down to 80 at least, when the pool expected to unload quietly on the outsiders, and reap a big profit.

To work this plan successfully it was necessary to effect a corner in the stock.

Millions of ready cash would be required to manipulate such an important stock as H. & O., but the members of the combine were all millionaire operators, and they could readily find all the cash they needed to put the deal through successfully.

There was very little danger of a screw working loose when such men took hold of a stock deal, for they were financially able to sustain the price after they had secured complete control of the shares.

Jay had been put wise to the plans of the combine and had lost no time in buying the shares in question.

According to his inside information H. & O. would surely be selling around 80 inside of ten days, consequently, he felt that his own deal was a safe one in spite of the uncertain state of the market just then.

He had no intention that morning of increasing his 4,000 shares, as he considered it prudent to keep an emergency fund of \$10,000 on hand, but when he found that Mix was willing to sell an option on 2,000 shares for a 5 per cent. security on the current quotation, at an advance of three points on the market, the temptation was too much for him to resist, as he considered he had a sure thing on the deal.

He figured that Mix would make \$6,000, anyway, on the operation, that is, the difference between 62 and 65, less the interest on \$124,000, the amount of money tied up by the deal, for fifteen days or less.

About one o'clock Jay went to lunch.

He still continued to patronize the same old quick-lunch house on Broad Street that he had frequented while a messenger.

Here he met many of the messengers he knew.

They all greeted him as if he were still one of themselves, for he had not given the fact out generally that he had gone into business as a broker for himself.

He was half through with his meal when Ed Willis came in and took the vacant stool beside him.

"How are things coming, Jay?" he inquired.

"My way, I guess," was the cheerful reply.

"Got a customer yet?"

"No," answered Jay.

"Been in the office all morning?"

"No. I've been over at the Exchange for two hours or more."

"How do you expect to catch a customer if you keep your office locked up?"

"I'm not worrying about customers yet. I've got a private deal on."

"In what?"

"H. & O."

"Expect it will go up soon, eh?"

"Naturally."

"The market is mighty wobbly, and doesn't show any signs of a decided reaction."

"There's an undercurrent that doesn't show on the surface."

"You must have a pair of magnifying glasses to be able to see it. The newspaper experts don't speak very optimistically of the prospects."

"The financial reporters are not infallible, by any means."
 "That's true, but they come as close to a correct estimate of prevailing conditions as could be expected of them."

"That's what they're paid for."

"So you've gone long on H. & O., have you?"

"I have."

"How many shares?"

"That's one of my business secrets. You mustn't ask me too much. However, I don't mind telling you that I bought a fifteen-day option on 2,000 shares from Eli Mix, a broker on my floor. I agreed to give him an advance of three points on the market in return for the call."

"The deuce you did! I should think that was mighty risky business in the present condition of the market. Mix must have thought you a chump."

"I don't mind what he thinks of me. I'm satisfied to take my chances with that option. If I had any doubts about it I shouldn't have bought it."

"Say, are you working on a tip?"

"Does it look that way?"

"It certainly does. You must have some kind of inside information on which to base your belief in a rise."

"Well, I'm not saying anything, Ed. Just watch the ticker in your office for a few days and see how H. & O. comes out."

"I will. I hope you will win out, for you have mighty good nerve to back any stock for a rise the way the market looks."

The boys walked to the cashier's desk, settled for their checks and went out on the street.

On Wednesday H. & O. advanced to 64, but soon fell back to 63 1-8.

A broker dropped in on Mix and asked him if he had any of the stock.

"I've got a couple of thousand shares, but I'm holding on to them to cover an option I sold at 65," he replied.

"I'm willing to give 63 1-2 for 2,000," said his visitor.

"You ought to be able to get it easy enough at that," said Mix.

"Maybe so, but I've called on half a dozen traders and haven't found one that had any of it."

"Go on the floor and buy it, then."

"I want it to deliver inside of an hour, and the Exchange closed for the day."

"If you want to give me 64 for my 2,000 I'll let you have them to accommodate you. I can buy them in again in the morning at something less than that, I guess."

The visitor agreed to pay 64, and drawing his check for 28,000, he carried the certificates away with him.

As Mix had bought the stock at 62 he made \$4,000 on the deal.

He expected to have little difficulty in buying in 2,000 shares in the morning at 63 1-4 to cover his option, which would leave him a net profit of \$1,500 in addition to the 6,000 he counted on clearing off the option.

Next day when he went to the Exchange and looked around for H. & O. nobody had any for sale.

The stock by that time had been pretty well cornered by the syndicate's brokers.

He was astonished at its scarcity, and began a tour of the offices to secure the shares he wanted.

After a two-hours' search all he was able to find was 500 shares, for which he had to give 64 3-4.

He made another effort and around three o'clock found another 500 shares, for which he was obliged to pay 65.

He then began to wake up to the fact that somebody must have cornered the visible supply.

At that rate he was liable to be stuck on the other 1,000 shares.

"That young monkey of a broker must have had a tip after all on H. & O. If the stock is really cornered it will take on a boom, and I will have to pay Perkins any price he chooses to ask in default of the balance of the stock. That will be a pretty how-de-do. Sooner than that I'll go on the floor in the morning and offer any figure up to 70 for the 1,000 shares I'm short. I was a fool to sell those shares to Green. However, it will be a lesson for me next time I sell an option."

Accordingly in the morning he began to bid for 1,000 H. & O.

Jay was in the gallery at the time and saw him hustling for the stock.

He laughed quietly when he saw the frantic bids that Mix made.

Finally Mix secured the 1,000 at 72.

Other brokers were bidding for the shares, too, and of

course that helped to boom the price, which went up rapidly to 75.

Jay met Mix in the elevator when he was returning to his office after lunch.

"Do you want those 2,000 shares?" asked the trader, who was anxious to get them off his hands, for he wanted to use the money.

"I will call for them when I want them," replied Jay politely. "The option still has nine days to run."

"I know that, but as the stock is up to 75 I should think you'd want to realize yourself. At this moment you are \$20,000 ahead on the deal."

"Yes, if I called the option in, or sold it, I could make that much at the present market quotation."

"Why don't you close up the deal with me? I've got about \$137,000 tied up in it. I'll tell you what I'll do with you. I'll give you my check for \$20,000 if you will return me my option. That will cover the profit you have made to date. What do you say?"

Jay shook his head.

"I expect the price will go above 80, therefore I would be foolish to release you at 75."

"What ground have you for supposing it may go above 80?" asked Mix, as they stood in the corridor, midway between their respective offices.

"Oh, that is just my opinion, that's all."

"Your opinion, eh?" ejaculated Mix. "Nonsense! You're working this option matter on a pointer. I'm willing to bet \$10,000 that you had advance information about this rise in H. & O."

"Suppose anybody took you up, how are you going to prove your statement?" said Jay laughingly.

"The facts show for themselves. You wouldn't have agreed to pay an advance of three points for the call on a stock on a weak market unless you were pretty certain how the cat was going to jump."

"How do you know I wouldn't?"

"Nobody but a fool would, and you don't look like one."

"Thanks for the implied compliment. Just the same, you can't judge with positive certainty what anybody might or might not do when he's got an idea in his head."

"Well, I'm satisfied you were tipped off on H. & O.," said Mix decidedly. "If I wanted additional evidence of the fact I have it in your refusal to accept \$20,000 for canceling the option on the ground that the price will, in your opinion, go above 80. That's proof that you have learned that H. & O. is to be boomed above that figure."

"I admit that your argument is pretty good, Mr. Mix, whether the facts agree with it or not. At any rate, I'm going to take my chances of realizing 80 out of those 2,000 shares. If you want to allow me the difference between 65 and 80 now I'll hand you back your option."

"No, thank you," replied Mix sourly.

"Very well, you don't have to. It is quite possible from the present outlook that H. & O. will reach 80, or higher, tomorrow. In that case I'll probably call on you for the stock."

With those words and a polite bow the boy broker turned and walked to his own office, while Mix went on to his in no agreeable frame of mind.

CHAPTER V.

JAY LEARNS THAT HE IS TO BE "ROASTED."

Next morning at eleven H. & O. was going at 82 3-8, and Jay decided that it was time for him to sell out, so he gave an order to that effect to the broker through whom he was working the deal and the 4,000 shares were offered in various lots at the market price.

So many brokers were after the stock for their customers that it didn't take Jay's broker long to get the small batch off his hands.

A settlement could not be effected until the next day, and while Jay was waiting for his profit of \$80,000 and the return of his \$40,000 marginal deposit, or \$120,000 in all, H. & O. continued to advance till it reached 85.

As soon as he received his check from his broker Jay called on Mix at his office.

"Fine day, Mr. Mix," he said, after taking his seat close to the trader's desk.

"Humph!" replied Mix grumpily. "Called for that H. & O. stock, I suppose?"

"Yes. I am ready to relieve you of it. I owe you a balance of \$123,800, I believe."

"Correct."

"If you accepted my offer the other day for the cancellation of your option at 80 you would have stood to make \$10,000. As the case stands now I expect to gather in that \$10,000 myself. Well, here is your option, a check for \$120,000, which I will endorse, and \$3,800 cash. Now I'll take the certificates, if you please."

Mix looked at the check and saw that it was signed by a well-known brokerage firm.

"Are you doing business through these people?" he asked.

"They have just closed a deal for me."

"In H. & O., I suppose?"

"Your supposition is correct," answered Jay.

"Humph!" ejaculated Mix, rising and going out to his counting-room for the certificates representing the 2,000 shares of H. & O. called for in the option.

He returned in a few moments and handed them to Jay.

"Thank you, Mr. Mix. Would you like to sell me a ten-day option on 5,000 shares of—"

"Not by a jugful, young man," replied the trader testily. "I'm through with the option business for a while, and I shall be rather wary about tackling it again with you."

"I thought you made \$6,000 off this deal yourself. You claimed that you had the stock in your office when it was going at 62. Well, I've just paid you 65 for it. That ought to leave you a profit of \$6,000."

"Humph!" exclaimed Mix for the third time, and as he didn't look pleasant Jay got up and took his leave.

He carried the 2,000 shares directly to his brokers and ordered them sold right away.

They were disposed of inside of fifteen minutes at 85 1-4.

That gave Jay a profit on the option deal of \$40,000.

His total profit off the rise in H. & O. was \$120,000, which raised his capital to \$170,000.

"I guess I can afford to lay off for the summer," he said to himself complacently. "A fellow who has made \$120,000 in two weeks is entitled to a rest. All I need do is to lock up the office and—"

Here the door opened and a bank messenger entered the room.

"Are you Mr. Jay Perkins?" he asked.

"That's my name."

"Mr. Duncan Fairfax told me to deliver this letter and package to you."

"All right," replied Jay. "I'll take them."

As the messenger took his departure the boy broker laid the package on his desk and opened the letter.

It was a short note from Mr. Fairfax requesting his acceptance of the contents of the enclosed package as a slight token of gratitude and esteem on the part of the writer, his wife and daughter for Jay's priceless service in saving the girl's life in Bronx Park.

In conclusion, Mr. Fairfax said that as his wife and daughter were about to leave for their country villa for the summer they were very anxious to see the young broker before they left the city; therefore the banker said he hoped that Jay could make it convenient to call at Blank Street on Wednesday evening of that week.

Jay, who had been thinking of calling on Miss Fairfax, decided to accept the banker's invitation for the night in question.

On opening the package he found an elegant gold watch with his monogram engraved on the case; a heavy gold chain to match, and a handsome diamond-encrusted charm—the latter the individual gift of Miss Jessie herself.

He was very much pleased with the presents, which came from a leading jeweler's, and were quite valuable, and he at once wrote a note to Mr. Fairfax thanking him, his wife and Miss Jessie for them, and promising to call at his residence on Wednesday evening, as proposed by the banker.

Accordingly, on the evening in question he dressed himself with unusual care, and after telling his mother where he was bound he started for No. — Blank Street.

He found it to be a handsome detached residence, surrounded by a spacious lawn intersected by a graveled carriage drive, and dotted here and there with statuary.

A two-story carriage-house and stable stood in the rear of the grounds, and many old shade trees grew about the place.

Altogether it wore a quiet air of wealth and solid comfort, and Jay mentally decided that such a home would just suit him when he got anchored for life.

Jay received a warm welcome from Mr. and Mrs. Fairfax, the latter thanking him with much feeling for saving the life of her only child.

Then Jessie made her appearance, like a radiant little queen, in her best house gown, for in expectation of his visit she had got herself up regardless.

If Jay had been taken with the girl before he was thoroughly fascinated with her now, and the impression was reciprocated on her part.

He spent a very pleasant evening with the family, though the young people devoted their attention largely to each other.

Jessie accompanied him to the front door when he decided that it was time for him to go, and he took a reluctant leave of her, promising to visit her and her mother at their country home in a quiet part of Long Island at an early date.

During the evening the banker had asked him how he was getting on in business, and Jay told him how he had made \$120,000 on H. & O.

Mr. Fairfax expressed his astonishment at the young broker's luck, and then the boy told him how he had accumulated his initial capital of \$50,000 by fortunate ventures in the market while messenger for Mr. Simpson.

The result was the banker began to regard his daughter's rescuer with renewed interest and respect, and quite a proper young man to associate with Jessie.

A day or two later the young broker who had given Jay the tip on H. & O. came into his office and found Perkins seated at his desk studying the previous day's market report.

"Hello, Mr. Wilson; glad to see you. Take a seat."

"Thank you, I will," replied Wilson, sitting down. "You've got quite a comfortable place here. How are you making out?"

"First-class. That tip you gave me was a dandy. It pulled in a wad of money for me," replied Jay.

"Glad to hear it. How much did you make?"

"Something over a hundred thousand."

"Go on!" replied Wilson incredulously.

"That's the truth."

"Where did you get the money to work it to that extent?"

"I had \$50,000 lying idle at the time."

"You did!" cried Wilson in astonishment, for he never dreamed that Jay had more than two or three thousand at the outside.

"Yes, and I made it all out of the market since I started in as a messenger."

"Upon my word, you surprise me! How did you do it?"

Jay gave him a history of his various speculations, all of which had been more or less successful.

"You're a hummer, you are, Perkins," the visitor said.

"And you made a hundred thousand out of H. & O.?"

"I made \$120,000 exactly."

The boy broken then explained how he had made \$40,000 of that amount out of the option deal with Eli Mix.

"That's pretty good, I must say. I don't see how you worked Mix so cleverly. He's a pretty shrewd operator."

"I don't think I worked him to any great extent. I gave him a safe chance to make \$6,000 out of the transaction. If he didn't do it that isn't my fault. All he had to do was to hold on to the 2,000 shares of H. & O. he said he had in his office, and deliver them to me at 65 when I called on him for them. I'm bound to say, however, that when I visited him for a settlement he didn't act like a man that had made anything out of the deal. I guess he was mad because he was obliged to hand over stock to me at 65 that had a market value of 85 at the time. He isn't the only broker that would feel like kicking himself under similar circumstances, so I hardly blame him for having a grouch on."

"Well, I had no idea when I gave you that tip that it was going to turn you out a small fortune," said Wilson. "I didn't suppose you had any capital to speak of. However, I'm glad you did so well. You ought to be able to get on now all right."

"It won't be my fault if I don't."

"Now, I'll tell you what really brought me up here to-day. I wanted to tip you off to the fact that your old employer, Simpson, is coming up here to-morrow afternoon with a crowd of his friends to have a little fun with you."

"Fun with me?"

"Yes. He says he promised you that he'd bring a Wall Street lamb to your office for you to try your hand at shearing."

"Yes, so he did. I s'posed he was joking."

"The joke is to come. I heard him arranging the matter with half a dozen of his cronies."

"What is he going to do?"

"He's got a live lamb from the country up at his house. He's going to have it brought to his office to-morrow in a hamper. You will receive a note from him some time to-morrow stating that he will call at your office to see you on an important matter some time after three. He will call with his friends and the hamper. After leading up to the point he is aiming at he will produce the lamb and ask you to show your skill in shearing it. Then he and his crowd expect to have the laugh on you."

"Oh, I see," replied Jay. "Thanks for the tip. I will try and think of some way to turn the laugh on Simpson. You'd better be present yourself. You may see more fun than is supposed to be down on the bills."

"I'll be on hand. It would certainly be a feather in your cap if you could turn the trick on Simpson. He wouldn't hear the last of it for a week."

"Well, an idea has just occurred to me," chuckled Jay.

"What is it?" asked Broker Wilson, with a look of interest.

"Oh, it would spoil the fun for you if I gave it away in advance. Drop in about three so that you can hold down a reserved seat when the others pile in, and maybe something will happen that will make Simpson's hair curl."

Wilson promised to be on hand at the hour named and then took his leave.

CHAPTER VI.

JAY PERKINS IS AWARDED THE CAKE.

About noon next day Jay received the expected note from Simpson and chuckled after he had read it.

"I'm thinking that instead of you showing me up I'll give you the surprise of your life, Mr. Simpson," he said to himself. "I'll wager you won't try to play off any more jokes on me. If Wilson hadn't given your scheme away to me it is probable you would come out ahead; but forewarned is forearmed, and now I'm ready to see your joke and go you one better."

Jay spent most of the time in his office that day, and when he came back from lunch he brought a small package, the contents of which he got rid of in his closet.

At three o'clock Wilson made his appearance, and he tried to find out what plan Jay had in view for turning the tables on Simpson, but the boy wouldn't give him even a hint of his programme.

At twenty minutes to four Simpson arrived with half a dozen of his particular friends, all primed for fun and more or less loaded up with mint juleps which they had been imbibing at a neighboring cafe.

Simpson carried a small oblong hamper which he put down near his chair.

Jay welcomed his visitors and told them to make themselves at home.

They didn't seem to require an invitation to do so.

They were in a jolly and expectant mood, and practically took possession of the office.

Jay yielded his chair to Simpson and took another near the closet door where he faced his callers.

The rest of the brokers seated themselves on the window sills and on the ends of Jay's desk.

"I received your note, Mr. Simpson, and have waited for you," said Jay. "You said you wanted to see me on important business. Are you organizing a syndicate to boom some stock and want to take me in on the ground floor with you and your friends?"

"No," replied Simpson, "nothing of that kind. I'm afraid your financial standing would prevent you from engaging in such an enterprise."

"How do you know what my financial standing is? I may be worth a million or two for all you know to the contrary."

The brokers laughed at the idea of Jay Perkins, late messenger, being worth anything like a million.

"I don't know what your financial standing is," answered Simpson; "but there isn't much danger that your bank account would set Wall Street on fire."

"I guess there are others, older and more experienced brokers than I, whose bank accounts would stand considerable padding without getting unwieldy," replied Jay coolly.

"That isn't a fairy tale, by a jugful," laughed one of the visitors.

"Now, Jay," said Simpson, "I and my friends here have formed ourselves into a committee to inquire into and test your ability as a broker. With your permission we will proceed to work the first degree."

"The first degree!" replied Jay. "As long as it isn't the third I don't mind."

"The third degree will come in its turn," said Simpson solemnly.

"Perhaps it will," answered Jay with a chuckle, "but I have my doubts."

"The first degree requires a practical demonstration on your part of your proficiency in shearing a Wall Street lamb. We have provided the lamb for you to practice on."

Thus speaking, the trader threw back the cover of the wicker hamper, put one hand into it and lifted out a very small lamb with a pink ribbon and bow around its neck.

Its wool had been washed as white as driven snow, and it was so tame that it made no effort to escape when brought out into the light of day.

When Broker Simpson produced the lamb amid a roar of laughter, little Jay Perkins simply grinned, rose from his chair and opened the door behind him.

His pet cub sprang out into the room, to the consternation of the brokers.

Every broker in the room, Wilson included, scampered out of the way of the brown bear, which, however, got no further than the trembling little lamb.

"Baa-a! Ba-a!" bleated the white pet as the cub nosed it about the rug.

"Gentlemen," said Jay, "don't be alarmed. The bear won't hurt you. All he's after is the lamb, like the big and little two-legged bears of the Stock Exchange. As this particular lamb that Mr. Simpson brought here to be sheared has very little, if any, wool to speak of, probably because he took care to shear it down to the skin himself before he turned it over to me, for there's very little in the shearing line that ever gets away from my late respected employer, the bear-cub won't injure the innocent animal. Come here, Teddy," continued the boy, addressing his cub, "the circus is over."

Then bruin trotted over to its master, got up on its hind legs and looked Jay in the face with an expression that was almost intelligent.

It was some moments before Simpson and his friends could be induced to venture anywhere near Jay's brown pet, but when they felt assured that it was perfectly harmless their trepidation vanished and they proceeded to get on friendly terms with the animal.

"Where in thunder did you get that cub?" asked Simpson.

"Bought him of a dealer in menagerie stock," replied Jay.

"You bought him?"

"Sure thing."

"What are you going to do with him?"

"Keep him for a pet. Kind of an appropriate one for a broker, isn't it?"

The crowd admitted that it was.

"What did you bring it to your office for?" went on Simpson.

"To help work the first degree that you planned to play on me," replied Jay.

The traders looked at one another, and then at Simpson, then with one accord they burst into a roar of laughter.

"I guess the joke is on you, Simpson," said one of them. "You'll have to put up half a dozen bottles of extra dry to square yourself. We came here to roast your late messenger, but it looks as if he had turned the tables on us. I move that for all-around smartness the cake be handed to Jay Perkins."

"Second the motion," cried several of the visitors with a chuckle.

"It is moved and seconded that our new associate in the Street, little Jay Perkins, takes the cake. Those in favor of that sentiment will please say 'aye.'"

There was a howl of ayes.

"I appoint Lawrence Poulson a committee of one to present the cake," said the broker.

Poulson immediately advanced to Jay.

"Mr. Perkins, the cake having been unanimously awarded to you by the committee of initiation it becomes my pleasant duty to present it to you."

Broker Poulson put his hand in his side pocket, produced a ginger-snap and handed it to the boy broker with an exaggerated bow.

A roar of laughter accompanied the presentation.

"Gentlemen," replied Jay, "I accept this evidence of your

friendly appreciation in the spirit it is offered. It is customary in awarding any person the cake to do it in a metaphorical sense. The fact that you have presented it in a material and actual sense conveys an honor that quite overpowers me. It will always remain a green—I mean a dark-brown spot in my memory—I refer to the cake. I shall take great satisfaction in framing it, and according it the place of honor in my office. It will always be on exhibition to remind you gentlemen, whenever you favor me with another call, of this happy and hilarious occasion."

Jay made an elaborate bow, which took in all his callers, and sat down.

His speech was received with a loud demonstration of laughter and approval, and the brokers agreed that little Jay Perkins, the new broker, was all to the good.

The party then broke up, Mr. Simpson returning the lamb, which had taken refuge in a corner of the room, to the hamper, and the party, including Wilson, adjourned to a nearby cafe to drink champagne at Simpson's expense.

They wanted Jay to go along, as they declared him to be the lion of the meeting, but he politely declined on the ground that he drank nothing stronger than water, and consequently would be out of place in their convivial gathering.

He kept his word about the cake, having it suitably framed inside a regulation circular pad, with the date of the meeting inscribed underneath in gold letters.

He hung it up in a conspicuous part of the room where it could not fail to be noticed by visitors.

The incident got abroad in Wall Street, and Simpson got a "roasting" the next day when he appeared on the floor of the Exchange.

When it became known that the cake was actually on exhibition many crooks called on Jay expressly to see it and enjoy a hearty laugh.

Thus Simpson's scheme failed of its original purpose, but it served to introduce Jay Perkins, the little broker, pretty generally to the attention of the Street.

CHAPTER VII.

JAY WINS SOMETHING OF MORE IMPORTANCE THAN A STOCK DEAL.

A few days after the foregoing incident Banker Fairfax called on Jay.

"I suppose you're not doing much these warm days," said Mr. Fairfax, after he had inspected the young broker's office with an approving eye.

"No, sir. I was thinking about closing up for the balance of this month and the whole of next, and going somewhere in the country to rusticate."

"An excellent idea. Why not come down to my place and spend a couple of weeks? Jessie would be glad to have your society. In fact, it is at her request I called on you to see if I couldn't induce you to come down with me tomorrow afternoon."

"I haven't any objection to accepting your hospitality if you really would like to have me come," replied Jay, rather pleased than otherwise by the invitation, for he was not a little anxious to meet Jessie again.

The prospect of passing two whole weeks in her company was a delightful one to him, and so the matter was easily arranged.

Jay promised to call at the bank at one o'clock next day, which was Saturday, ready to go to Bayville, the name of the village near which the banker's summer residence was situated.

Mr. Fairfax and Jay arrived at the Bayville station about three o'clock and were met by a carriage which soon carried them to their destination.

Jessie, looking as fair as a lovely full-blown rose, was the first to greet them.

She was expecting the young broker, for her father had telephoned that the boy would come down with him.

Jay was shown to a large and comfortable room on the second floor, and after he had tidied himself up a bit he was taken possession of by Jessie, as if he were her exclusive property, a proceeding that the boy did not object to in the least.

There was no getting away from the fact that the two young people were very much interested in each other, and if the banker and his wife noticed their decided preference

for one another's company, they did not put any obstacles in their way.

Mr. Fairfax visited the city usually three times a week, that is, every other day, as there was always business of more or less importance awaiting his attention at the bank.

Jay and Jessie rode and walked about Bayville's suburbs together, and made calls on neighbors who were on terms of intimacy with the banker and his family.

On Saturday morning of Jay's first week in Bayville the little summer colony on its outskirts was thrown into a flutter of excitement by the report, quickly circulated around, that one of the houses had been entered during the early hours of the morning by burglars, who had chloroformed the inmates and cleaned out most everything of real value.

"That's pretty bad," remarked Jay when Jessie told him the news. "By George! It seems that one is nowhere safe from the depredations of professional crooks. I thought a special watchman was employed by the residents here to keep an eye out for possible burglars, or any other contingency that might arise."

"We have a private watchman," replied Jessie. "Papa pays his share toward the man's wages."

"He might have been a wooden man for all the good he seems to have done on this occasion. It's a wonder he did not notice the rascals carrying away their plunder. You say that there was a whole lot stolen?"

"Yes. Mrs. Stone lost all her diamonds and other jewelry; all her silverware, and any amount of valuable ornaments and other personal property," replied Jessie. "They estimate their loss at more than \$20,000."

"Gee! That's a whole lot to lose. What are they doing about it?"

"The constables are trying to find a clue to the robbers, and Mr. Stone has telephoned the news of his loss to police headquarters in New York. They expect a couple of detectives out by the next train."

"As the crooks have had several hours in which to get away with their swag, it isn't likely they'll be found, if at all, this side of the city."

"This robbery has made mother and I quite nervous. There were two robberies in the next town, three miles away, last week. Unless something is done we may have another burglary here before long, and who knows but it might be our house."

"I wouldn't worry over the mere possibility of such a thing, Jessie," said Jay, who had begun to drop the Miss in addressing her, a fact that she did not seem to object to. "Never cross a bridge till you come to it and you will save yourself a lot of disquietude."

"That's good advice," she answered smilingly, "but not easily acted on. We have a great deal of value in the house that burglars would be sure to carry away if they got the chance."

"I don't think it would be safe for them to try and repeat what they did at the Stone house. Extra preparations will be taken now by everybody to protect themselves, and if the crooks should have the nerve to come around again, they are more than likely to meet with a warm reception."

Jay and Jessie talked about the burglary for some time, and then they started for a walk down to the bay, putting in from the Sound, that gave the village its name.

Reaching the beach, they walked along the water's edge, feeling very happy in each other's company.

Suddenly a flash of sunshine was reflected in Jay's eyes from a glittering object on the shore.

"Hello! What's that?" he ejaculated.

"What's the matter?" asked Jessie.

Jay walked to the object and picked it up.

"Why, it's a watch, and a dandy one, too, with a fine monogram on the cover."

"What a lucky boy you are to find it! I never find anything," replied the girl.

The young broker pressed the spring above the winder and the front case flew open, revealing the photograph of a handsome woman facing the dial glass.

"My gracious!" cried Jessie. "That's Mrs. Stone!"

"Mrs. Stone!" exclaimed Jay. "Then this watch must belong to—"

"It's her husband's watch. It must have been taken from the house this morning with the other stolen things, and the burglars lost it here," said Jessie.

"That shows that the crooks retreated in this direction. Looks as if they came here to embark in a boat—maybe a

sloop or sailboat that brought them to the village. This will be a clue for the detectives when they get here," said the boy.

"It's funny that we should come across it, isn't it?"

"It is a bit odd. I hope the discovery will lead to results."

Looking toward the water's edge, Jay saw the deep indentation of a small sailboat's keel in the damp sand.

"Look at that," he said, calling Jessie attention to the circumstance. "That might have been made by the boat they escaped in. At any rate, it was made by a boat of some kind that was pulled partly up on the beach and left there for some time. I call this clue No. 2, though I may be wrong. Everything, however, seems to indicate that the crooks came and went by water."

They looked all around the spot for further signs of the burglars, but found nothing more.

They then continued their walk to one of the wharves where rowboats and sailboats were on hire.

"Like to take a short sail, Jessie?" Jay asked her.

She hesitated.

"I like the water, and it looks nice this morning, but ever since Herbert Strong upset me into the Bronx River that Sunday afternoon when you saved my life, I've felt nervous about venturing on the water again."

"I don't blame you; but I guess you can trust yourself with me. I know how to manage a boat, and you know I can swim like a duck. You also know, or ought to, that I wouldn't let any harm happen to you. I think the world of you, Jessie, and I can't help admitting it even at the risk of offending you," concluded Jay earnestly.

The girl made no reply, but looked steadily down at the sand, as if she saw something there that interested her, and a heightened color suffused her fair cheeks.

"You're not displeased with me for expressing the real state of my feelings, are you, Jessie?" he asked her, taking her hand in his.

"No, of course not," she answered in a low tone.

What more Jay might have been betrayed into saying was choked off by an old boatman coming up and asking them if they wanted to take a sail.

"Will you go with me, Jessie?" asked the young broker gently.

"Yes," she replied impulsively, "I'd go with you anywhere."

"I'd like to hire a sailboat for an hour," said Jay to the boatman.

"Can ye manage one?" the man asked, with emphasis.

"I can. I have had considerable experience with sailboats."

He spoke in such a quiet, confident way that the boatman believed him.

"Ye kin have yer pick of either of them two boats. My rates is a dollar an hour. If ye are out more than an hour and not over an hour and a half it will cost ye one-fifty. My terms are in advance, and ye must tell me who ye are."

"My name is Jay Perkins and I'm a New York broker."

"Ye are one of them fellows that bucks the bulls and bears, eh?"

"That's right," smiled Jay.

"Who are ye stoppin' with down here?"

"Mr. Duncan Fairfax, of Sunnyside Villa. This is his daughter."

"All right. Ye kin have the boat. If ye will take a p'inter from me, I wouldn't stay out more'n an hour, 'cause why?—them mares' tails yonder mean a considerable weight of wind. There'll be a stiffer breeze by and by than ye or the young lady'll care to cruise about in."

"Thank you, boatman. I'll keep track of your suggestion. An hour will be quite long enough for us to be out, anyway, I guess."

He handed the man a dollar bill, assisted Jessie into the boat, and fending off from the wharf, ran up the mainsail in boatmanlike fashion and started down the bay under a light breeze that barely careened the boat to the leeward.

Tiller in hand, Jay seated himself beside the girl and regarded her sun and breeze-kissed face with admiration.

"Did you mean what you said a moment ago?" he asked, laying his disengaged arm on the rail behind her.

"What did I say?" she said, with a covert glance in his face.

"That you would go with me anywhere. Would you?"

She blushed rosily and looked away.

"Did you mean it, or didn't you?" he persisted, bending toward her.

"Of course I meant that I'd go with you anywhere that you asked me to," she answered softly.

"Which means that you feel I wouldn't ask you to go anywhere very far from your home, is that it?"

"Yes."

"Do you like me?"

"What a foolish question! You know I do."

"How much?"

"Very much indeed. Why shouldn't I, when you saved my life?"

"Never mind about my having saved your life. I would have tried to save any one's life under the circumstances. Do you like me just for myself?"

"Yes."

"Do you believe me when I say I care for you more than anybody in the world—even my mother?"

Jessie blushed redder than before, and was silent.

"Well, I do. I'm going to try and win you for my wife. Do I stand any chance?"

The girl bent her head and her breast rose and fell in sympathy with her feelings.

"If I have offended you, I am sorry, and ask your pardon."

"No, no, you have not offended me."

"Then tell me if I have any show. Tell me if you care for me even a little bit. Do you?"

He put his arm around her and gently drew her toward him.

She offered no resistance, and he felt encouraged.

"Do you care for me?" he repeated, bending over her.

"Do you, Jessie?"

The last three words he breathed tenderly.

He raised her face to his, and she let it fall on his shoulder.

"You do, don't you?"

"Yes," she replied, almost inaudibly.

"How much? How much do you care for me?"

"I love you with all my heart!" she cried, throwing her arms around his neck.

Then their lips met in their first kiss of love, and both were very happy indeed at that blissful moment.

CHAPTER VIII.

THE AMATEUR CRACKSMEN.

Jay and Jessie were so taken up with each other that the boat sailed ahead without much attention from either.

The light wind made sailing on their original course almost a mechanical matter, and so the boat glided on as easily and safely as a thing of life that knew its own way without the need of a guiding hand.

The two young people were in that delightful frame of mind that, to use a common expression, they didn't care whether school kept or not.

The boatman's injunction that it would be well for them not to remain out more than an hour was forgotten by Jay, whose duty it was to remember such a thing when the safety of the lovely girl by his side depended wholly on him, and she herself trusted implicitly in his judgment.

However, under the circumstances there might be some excuse for his remissness in that particular, but in any case the responsibility was up to him.

Up to the present the breeze had been steady, though light, but it dropped away and came only in intermittent puffs.

They were now some distance down the bay, and the ebbing tide was carrying the boat toward a small wooded island which lay like a huge emerald at the entrance to the harbor, about midway from shore to shore.

When they were close inshore to the island the wind died out altogether, and left the sail flapping about with the slight rolling motion of the boat.

Then Jay woke up to the fact that an hour had passed and they were a good three miles from the village shore, with little prospect of getting back very soon.

"I guess we might as well go ashore on this island," he said, as he noticed that the little craft was drifting toward a little cove. "We can't go back till the wind springs up again."

Jessie was willing to do anything that Jay suggested.

"The boatman told us that there would be too much wind for us in an hour, and now there isn't any at all. He wasn't a very good judge, was he?" she asked.

"I'm afraid when it does spring up again it will come on hard," replied the little broker. "The sky has that look to it."

"Can you really see signs of wind in the sky?" she asked.

"Yes. The boatman called my attention to those mares' tails, and they are a sure sign of coming wind and rain."

"Mares' tails!" cried Jessie, in a puzzled tone. "I don't know what you mean."

"See those long, streaky clouds yonder?" said the boy, pointing to the southeast.

"Yes."

"Sailors call them mares' tails."

"Why?"

"Because they are spread out like a horse's tail."

Jessie thought the idea of comparing clouds to a horse's tail a funny one, and she laughed merrily at it.

"It's a good thing this island is here; otherwise we'd drift right out to sea until the wind came up again," said the little broker, guiding the boat into the cove.

"I wouldn't like that," she replied, as the vessel's nose struck the sandy shore. "This is a pretty island. I've often wished to come out and look at it."

"The chance is yours at last, then."

He lowered the sail, then jumped ashore with the painter, which he made fast to a small tree.

After that he helped Jessie to land, and they began to stroll across the island.

There were flowers in abundance growing wild, and they gathered a couple of small nosegays.

"Hello!" ejaculated Jay suddenly. "We're not the only ones on the island. See that smoke?"

"Yes," replied Jessie.

"Must be a fishing party out here. They may be cooking a clam chowder."

"I should like to have some clam chowder. I do like it above anything."

"I don't know that we ought to butt in on these people, whoever they are. And it's only guesswork on my part that they're cooking clam chowder. They may be frying fish."

"It must be lovely to camp out in the woods, or on an island like this, and eat things in an unconventional way," said the girl enthusiastically. "How I wish I were a boy!"

"I wouldn't have you a boy for anything. I want you just as you are."

"Of course I can't be a boy. It's silly of me to wish such a thing; but I do think boys have ever so much better times than girls. They're not tied down by this, that and the other thing like girls are."

By that time they had reached a position among the trees where they caught sight of the fire.

It was built in a little clearing, close to the end of the island overlooking the Sound.

Through the foliage Jay and Jessie could see the mast and stays of a small sloop-yacht lying close inshore.

Three well-dressed young men, who looked like well-to-do clerks, were in the clearing.

One of them was performing the duties of cook, and at that moment was holding a sizzling pan over the blaze.

His two companions, both good-looking, athletic fellows, were seated on the grass with their backs to a thick growth of underbrush.

The taller and handsomer of the two had a well-filled bag between his legs, the contents of which he and his associate were examining with great interest.

As Jay and Jessie came on the scene the chap with the bag had an elegant-looking silver water pitcher in his hands, and was apparently commenting on its value.

The little broker's eyes opened pretty wide as he saw the young fellow take article after article of silver plate from the bag, and Jessie viewed the proceedings with some surprise herself.

"Come here, Jessie," said Jay, drawing her back out of sight of the clearing. "You saw that silverware those chaps are looking at?"

"Yes."

"Doesn't it look a bit queer that three young men, who seem to be on a fishing cruise, should have such stuff in their possession?"

"Yes," admitted the girl, "it does seem odd."

"Particularly at a time when a lot of silver plate and

other valuable articles have just been stolen from a house in this vicinity."

"Oh, Jay!" cried Jessie, catching him by the arm nervously. "Do you think these persons are the thieves?"

"I should hardly imagine so, for they look quite respectable, not at all like a bunch of crooks. I may also say that I'm almost sure I've seen that chap with the bag in a certain broker's office in Wall Street. At any rate, his face is very familiar to me."

"Then, of course, they are not the thieves. How silly of me to think for the moment that they were!"

"But that bag of silverware looks awfully suspicious under the circumstances. It is possible, however, that the real crooks may have hidden the bag on this island, and that these young fellows found it and are examining it."

"That must be so," said Jessie, accepting Jay's suggestion as the solution of the matter.

"Well, as they don't look at all like crooks, I think they are entitled to the benefit of the doubt. I would like to make sure of their innocence, though, and see if that plate is some of the property stolen from the Stone house. Just wait here a few minutes while I investigate a bit."

Jay walked back to the edge of the clearing, then cautiously circled around to the thick bunch of bushes behind the two chaps who were still examining the contents of the bag.

Making as little noise as possible, he crept forward till he reached a point within a yard of them, where he could easily overhear all that passed between them.

"This is a mighty fine bunch of silverware," said the tall young fellow, beginning to replace the stuff in the bag.

"Bet your life it is," replied the other. "It's the real stuff, and all bearing the Tiffany mark. It must be worth a lot of money."

"It is. I'll gamble on it that they cost a round thousand dollars."

"For a first attempt as amateur cracksmen, I think we've made a swell haul," said the other, with a chuckle. "The diamonds and other jewelry will easily foot up in the thousands."

Jay Perkins, who was really prepared to learn that the young men had found the bag with its valuable contents, gave a gasp as he overheard his guilty admission.

So these respectable-looking young men were the burglars who had looted the Stone residence early that morning!

The revelation was certainly a great surprise to the little broker.

They did not look at all like men who would engage in such an enterprise.

It appeared, however, from the last speaker's words that this was their first attempt at housebreaking.

That they were, in fact, as he had said, amateur cracksmen.

Jay wondered how three fellows, admittedly inexperienced at the business, could have succeeded so well.

They were evidently not wanting in nerve whatever their other shortcomings might be.

"I don't see how they managed to plan and carry out such a daring robbery," muttered Jay. "Seems to me that there is something in the background."

Then he listened attentively as the man with the bag replied:

"Yes; I'll wager we got away with \$15,000 or \$20,000 worth of stuff."

"I'm afraid we're going to have a whole lot of trouble trying to realize on this swag," said the other.

"Don't you worry about that, Leslie. I'll see that we get rid of it," replied the tall fellow in a confident tone.

"You can't sell it in the city. The New York police have probably by this time got a complete list of all the stolen articles, and will be on the lookout for them."

"You don't suppose that I'm such a fool as to expect to sell the stuff in New York, do you? I'm not quite such a chump as that."

"Where, then?"

"We must work it off by degrees, the diamonds and jewelry first, at a considerable distance from New York—say out West in Chicago and other places where its presence will not be suspected."

"Do you expect to go with it to Chicago and elsewhere?"

"Sure, I do."

"How can you get away from Wall Street?"

"I've got a sister in Denver. I'll frame up some story about her being at death's door, and that my presence by her bedside is absolutely necessary. Old Drew will let me off. He thinks a whole lot of me, you know. I couldn't be more solid with anybody than I am with him."

"Well, you're pretty solid with Stone, too, or you wouldn't have been invited to spend a week at his summer home," laughed Leslie.

"That's right," chuckled the other. "That invitation has proved a dear one for him. It put temptation in my way, and incidentally in yours and Bingham's. If I hadn't come down here as Stone's guest, the robbery wouldn't have happened. You see, I was in such a financial hole that when I saw how careless the Stones were with their valuables the idea at once popped into my head that it only needed the right amount of nerve, as well as the help of a couple of chaps on whom I could depend, to make a raise that would set the three of us on our feet again."

"So when you returned to the city you broached the scheme to Ben and me," said the other.

"Just what I did. And you two, being flat broke and in momentary danger of having your little defalcations at your offices discovered, consented to join me in the job."

Leslie nodded.

"Ben and I are up to our eyes in difficulty, but we hope to square ourselves and have something over through the proceeds of this crib-cracking affair," he said.

"So you shall. When I get back from the West I'll have a wad of money as big as a house," said the tall man, "and then we'll all be in clover."

At this point the young fellow who was attending to the cooking announced that dinner was ready, and the three sat down to a meal of fried fish, potatoes, fresh bread and coffee, which they proceeded to do full justice to.

CHAPTER IX.

CAUGHT IN A RAINSTORM.

Jay Perkins watched them from the shelter of the underbrush, and considered how he would be able to put a spoke in the wheel of these three clerks who had gone crooked when temptation came their way.

The little broker figured that it was up to him to recover the stolen property now that he knew where it was.

In order to accomplish this, it would be necessary to capture the amateur crooks first.

How he was going to do this single-handed was a poser.

Perhaps the most advisable thing for him to do was to get back to the village as soon as he could and put the detectives, who had probably reached the scene of the burglary by this time, on the track of these chaps.

If in the meantime they left the island in the sailboat they had at their command the officers would no doubt be able to trace them to their destination, which in all probability was the city, and catch them with the goods in their possession.

While Jay regarded this plan as the most feasible under the circumstances, still he would greatly have preferred catching them and recovering the booty himself.

It would be a mighty big feather in his cap if he could accomplish such a feat.

Jessie would not only be justly proud of him, but it would raise him in the estimation of her father and mother, and he was extremely anxious, in view of his expectations regarding the girl, to make as good an impression as possible on her parents.

While he was considering the matter the wind came swooping down on the island with a rush, bringing up with it heavy black rain clouds.

"We're going to have rain, and plenty of it," said the tall young man, springing to his feet. "We must get under cover and stay there till it's over."

He swung the bag of silverware on his back and started for the sloop-yacht, followed by the other two with the dishes and cooking utensils.

Jay also thought it advisable to hasten back to Jessie, and hurry her aboard the sailboat, where the little cabin would keep them both snug and dry from the approaching rain storm.

"I thought you were never coming back," said the girl, with a little pout.

"Oh, you couldn't lose me to save your life!" laughed the little broker, taking her by the arm. "Step lively now. It's going to rain hard, and we want to reach the boat before it comes down."

"The boatman was right, after all," she said, as they hurried along.

"They generally are in matters within their knowledge. Years of experience alongshore have taught them to read the weather signs correctly, and consequently they are seldom very far off in their predictions."

"What did you learn about the silver plate? Is it the same that was stolen from the Stones?"

"It is the same, and I learned a whole lot more than I expected. That is why I was so long away from you."

"Do tell me what you learned," she asked in a tone of eager interest.

"Well, in the first place I learned that those young men hold responsible situations in Wall Street."

"I thought they couldn't be the burglars."

"You mustn't be too quick at jumping at conclusions, Jessie."

"Why, what do you mean?"

"I mean that those three Wall Street clerks are the persons who robbed the Stone house."

"You don't really mean that!" she cried, in astonishment.

"I have the admission from their own lips. That is pretty good evidence, I think."

"From their own lips! Were you talking to them?"

"Hardly. I crawled up near them and heard their conversation."

"What did they say?"

"A whole lot—enough, in fact, to send them to Sing Sing for many years if they told the same thing in a court of justice."

"Is it possible!"

"It appears that the tall chap, the one who had the bag of silverware between his legs, is the ringleader of the enterprise. I told you that his face was familiar to me."

"Yes."

"Well, when I heard him say that he worked for Drew, the broker, I knew that I was not mistaken in my man. He is Drew's cashier, and his name is Walter Whiting. He seems to be well thought of, not only by his employer, but by Mr. Stone as well."

"The gentleman whose house was robbed?"

"The same. Whiting spent last week down here as Mr. Stone's guest. It's a wonder you didn't meet him."

"I knew the Stones had several guests last week, but I didn't visit them."

"But you must have seen Whiting some time during the week. He is a handsome chap and quite a dude. He would naturally attract notice, especially from the young ladies."

"Do you think I look at every young man who comes down here on a visit?"

"Why not? There is no harm in gazing upon a young man at a distance."

"I take no interest in strange young men," she answered decidedly.

"I'm glad to hear that, sweetheart. I should strongly object to have a visitor from New York, or elsewhere, cut me out."

"Would you, really?" she replied, with a mischievous glance.

"I would, really. I can't lose you now, Jessie, after you have admitted that you care for me. If anything happened by which I lost you, I shouldn't want to live any longer," he said earnestly.

"You foolish boy! Nothing like that will happen," she said, putting one of her arms in his.

"I should hope not. It would simply be the winding up of me."

She squeezed his arm as if to assure him that he need have no fear of losing her, and they hurried on.

"Well," continued Jay, "Whiting is evidently in financial difficulties. While he was visiting at the Stones he noticed that they were not overcareful with their personal property. This put into his head the plan of burglarizing the house, which he proceeded to carry out with the help of his two friends, who are also suffering from a money famine. They came down here on their crooked errand in that boat. We caught a glimpse of them through the trees. They put the job through with astonishing success for amateur cracksmen, and now they are camping here on the island preparatory to returning to the city with their plunder."

As Jay finished his explanation they reached the cove where the sailboat lay.

And just in time, for the rain began to fall in great big drops that promised a heavy downpour while it lasted.

The little broker hurried the girl into the cabin, and after seeing that the craft was securely tied to the tree followed her.

The sky had now grown black and lowering, and the wind was thrashing the bay into a myriad of whitecaps.

The tide was just on the turn, and the water came rolling in from the Sound outside in a pretty rough way.

Jay closed the sliding door nearly to so as to keep the rain entirely out.

The cabin was almost pitch dark, but that fact made no difference to the young lovers, who sat on a locker side by side holding hands and listening to the thunder of the raindrops on the roof above their heads.

"It's pretty rough on the bay now, sweetheart," said the young broker. "I would not be afraid to sail this boat across it under closely reefed sail, but still I think we are safer where we are till the storm blows over."

"I think so, too," Jessie replied. "I'm not as brave on the water as I was before I fell into the Bronx River."

"You needn't be afraid of anything when you are with me."

"Mother will be wondering where we are."

"She won't be worried about you because she doesn't know that we went out sailing on the bay."

"I'm glad she doesn't know it, for she certainly would be greatly worried till we got back."

"I wonder if there is a candle or a lantern aboard," said Jay. "I think a light would be an improvement. Then we could see each other."

"I don't mind the darkness as long as I know you are beside me."

"You deserve a kiss for such an expression of confidence in me," said the little broker, drawing her to him and kissing her several times.

She offered no objection to this liberty on his part, which tempted him to take a few more after a short interval.

"Dear me!" she cried, after the second batch. "How many do you want?"

"As many as you will give me. Remember, I can only be with you one week more."

"You must stay longer. I'm going to tell papa to ask you to do so. You don't have to go back to New York to do any business."

"No; I've practically closed my office for the summer, as I haven't any customers yet to take up my attention; but still I can't expect to stay here. I don't want to wear out my welcome with your parents."

"No danger of that. When I tell papa and mother that I want you to stay, they will consent. They never refuse me anything."

"But they might wake up to the fact that we are getting to think too much of each other. We are both young yet, and, besides, your people may have other plans for you. That is what worries me. I'm afraid they might not think me good enough for their only daughter."

"They think a great deal of you. They won't object to you. They are grateful to you for saving my life, and, besides, they wouldn't make me unhappy as I would be if they tried to part us. I've promised to marry you some day, and I'm going to do it unless you find a girl that you like better than me."

"I'll never find anybody that I could like better than you, Jessie. Don't you worry about that."

She nestled close to him and he took advantage of it to steal another kiss.

Then he jumped up, struck a match and looked around the cabin.

He spied a lantern hanging from a hook in the roof.

"Now we'll have a light on the subject," he said, taking it down, opening the slide and igniting the small wick of the lamp inside.

That made the cabin look more cheerful, and the young people were now able to see each other's faces.

As Jay looked around the place, he spied a waterproof coat and a sou'-wester, worn in dirty weather by the boatman.

Immediately an idea came into the little broker's head—an idea that promised results—and he decided to act on it at once.

CHAPTER X.

JAY PERKINS CAPTURES THE AMATEUR CRACKSMEN.

"Jessie," he said, taking down the waterproof and the sou'-wester, "are you willing to remain here a little while alone?"

"Alone!" she exclaimed in surprise, and clearly not pleased at the suggestion. "Are you going out in the rain?"

"Such is my intention," he answered, proceeding to don the waterproof.

"What for?"

"I want to try and capture those clerks while they're off their guard, and take possession of the stolen property which is undoubtedly aboard their yacht."

"How can you do that? There are three of them, and every one bigger than you. They will naturally resist capture, and will probably injure you. No, you mustn't go. I won't let you—there!"

She evidently meant what she said, and acted as though she was accustomed to being obeyed.

"Oh, come, now, sweetheart, don't interfere with my scheme. I don't intend to tackle them openly. That would be foolish on my part, for I'd stand no show against such odds. My idea is to catch them by strategy."

"How will you do that?"

"While it's raining cats and dogs, they'll be housed up in the cabin of their sloop, same as we are. They'll probably have the door of the cabin partly closed, at any rate. My idea is to creep aboard the sloop and fasten them in the cabin before they wake up to what's going on. Then I'll have them and the plunder where both can be taken possession of by the detectives without much trouble."

Jessie was rather taken with Jay's plan, and after some further talk over the matter she withdrew her opposition and told him that she would wait patiently for him to return with the news that he had been successful.

"Promise me that you will be very, very careful of yourself, dear," she said, putting her arms about his neck.

"I promise," he answered.

Then he opened the cabin slide and stepped out into the cockpit.

"I won't be gone long," he continued, closing the slide again.

He stepped ashore in the pouring rain and started for the other shore of the island.

It was not a cheerful task tramping through the wet grass and brushing against the moist trees and bushes, but Jay was not a boy to be put out by such inconveniences as that.

He had a definite purpose in view, and meant to carry it out.

Passing across the clearing where the amateur cracksmen had cooked and eaten their dinner, Jay paused at the outer edge of the trees to survey the sloop-yacht which lay well anchored to the shore, and rolling about on the uneasy surface of the Sound.

As there were two small deadeyes looking shoreward in the upper part of the cabin, or trunk, as it is called, where it was raised above the level of the deck, and as these were open and would naturally afford those inside a view of a portion of the beach, Jay deemed it wise to make a detour and approach the sloop close to the edge of the water.

He saw with a feeling of satisfaction that the cabin door was entirely closed.

The four open deadeyes, two on either side, evidently afforded all the ventilation necessary in the cabin.

Jay was obliged to wade out to his knees in order to reach the sloop, and then he had to exercise great care in swinging himself into the cockpit on account of the wobbly motions of the craft.

He succeeded in getting aboard all right, without causing any suspicious noise, and going to the cabin door he saw to his joy that the key was in the lock on the outside.

"Gee!" he ejaculated. "Fortune is playing right into my hands."

He pushed the sliding door to make sure that it was snug against the jamb, and then he softly turned the key in the lock.

"There, I guess you chaps are secure," he breathed. "Now I'm going to slip the painter and sail around to the cove."

Jay decided that he could effect this move by the jib alone, as it was blowing pretty hard and he did not care,

single-handed, to risk raising the mainsail even a little bit if he could avoid it.

So he softly stepped across the roof of the cabin, hoisted the jib halfway up, made the sheet fast, and then let loose the painter that held the boat to the shore.

The yacht immediately fell away into the trough of the choppy seas.

Jay ran back to the cockpit, grabbed the tiller and put the craft before the wind.

The sensation of the boat being away from her moorings was noticed at once by the occupants of the cabin, and Walter Whiting went to open the cabin door and see what was the matter.

He soon discovered that the door was fast.

"What's the matter with this door?" he said, as he tugged impatiently away at it.

"Why, what's the matter with it?" asked Ben Bingham.

"That's what I want to know," growled Whiting. "Couldn't have locked itself, could it?"

"It hasn't a spring lock," replied George Leslie. "Just a common one. Where's the key?"

"It's outside," said Whiting.

"The panel must have swollen with the rain and is stuck. Pull harder," said Bingham.

"I'm pulling as hard as I can, and it won't budge for a cent."

Whiting began to pound and rattle the panel, and the sounds he made notified Jay that the clerks had found out they were locked in.

"Keep it up," chuckled the little broker to himself.

He felt in excellent humor, for he believed that he was master of the situation.

"Say, something's wrong!" cried Leslie, in an excited voice, as he looked out through one of the open deadeyes and saw that the sloop was moving along close to the shore, as if guided by some one at the helm. "We're under way!"

"That's what I thought," said Bingham. "The blamed rope has given way, and we are floating away from the island."

"No, we're not," replied Leslie. "We're sailing alongside the island."

"Sailing!" cried Whiting. "Nonsense! How can we be sailing with no sail up and nobody at the helm?"

"Come here and see for yourself. There's somebody aboard who is directing the sloop's course, and I'll bet a hat that the person, whoever he is, locked us in."

Leslie's words produced a startling effect on both Whiting and Bingham.

They rushed to the deadeyes and looked out.

The truthfulness of their associate's statement was at once apparent to them.

The sloop was sailing along under perfect control, though pitching and rolling under the weight of the wind, notwithstanding that only a portion of the jib was spread.

The three clerks looked at each other in the light of the bright cabin lamp.

Their faces showed the inward consternation that each of them felt.

If they were locked in, as they seemed to be, and somebody was sailing the sloop into the harbor, for that was the direction the boat was taking, things looked kind of bad for them.

They feared that in some way their guilt had leaked out, their presence at the island become known, and that detectives had come down and captured both them and the yacht.

The prospect ahead, at that rate, was not an encouraging one.

"Do you think we're pinched?" asked Leslie, in a hollow, shaky tone.

"I don't see how any suspicion could attach to us," was the reply; but Whiting's tones were not overconfident.

A guilty conscience is apt to foresee trouble that does not even exist.

"Maybe somebody is trying to steal the boat," suggested Bingham.

"With us on board? Ridiculous!" replied Whiting. "Besides, if anybody is up to that game, they'd scarcely run in the harbor. They'd keep out in the Sound, and run for some unfrequented spot, with the object of putting us ashore where we could not interfere with their purpose. It would take two or three stout fellows to handle us, and I'll swear I haven't heard a soul on deck at any time."

"I thought I heard light footsteps on the roof just before we started off," said Leslie; "but I didn't think anything of it at the moment."

"The whole matter seems kind of mysterious to me," said Bingham. "Try the door again, Whiting, and if it doesn't budge, pound on it and yell out. Maybe the person or persons who sneaked aboard do not know that any one is in the cabin."

Whiting accordingly tackled the door again, and, finding that it was as tight as a drum, he pounded lustily on it and yelled out.

As Jay was engaged at that moment in steering the yacht around the end of the island toward the cove where his own sailboat was moored, he did not take the trouble to notice the uproar at the door.

A few minutes later the cove came in sight and the little broker headed for it.

It was but a short run to reach it, and then Jay guided the yacht alongside the other boat.

Walking forward, without any attempt at secrecy now, he picked up a spare line, secured it to a cleat and springing on shore, tied the yacht to the same tree that held his own boat.

While he was doing this, the imprisoned clerks kept up a furious pounding on the cabin door which reached Jessie's ears, and she opened the sliding panel of the sailboat's cabin to find out the cause of it.

Then she saw the yacht and Jay in the act of rejoining her.

"You have captured them!" she said excitedly.

"I have," replied the young broker complacently.

"And they are trying to get out?"

"They are making quite a row, as you hear."

"Then you'd better take this to defend yourself with," she said, handing him a heavy navy revolver. "I found it in one of the lockers."

"Thanks, Jessie; it may come in handy," he replied.

At that moment there was a heavy crash on board the yacht and the upper panel of the door fell out in pieces, smashed by a heavy instrument in the hands of Walter Whiting.

"Hold on there, gentlemen," cried Jay, springing back on to the yacht's deck. "That will do. You've gone far enough."

"Who are you?" demanded Whiting aggressively.

"Jay Perkins, the little broker of Wall Street."

CHAPTER XI.

THE FINISH OF THE AMATEUR CRACKSMEN.

Whiting glared through the rain at the little broker.

"Was it you who locked us in our cabin and sailed the yacht around to this end of the island?" he demanded, in an ugly tone.

"I had that honor," chuckled Jay.

"What in thunder did you mean by doing it?" roared Whiting.

"I meant business."

"Business, you little monkey!"

"Exactly; business."

"What do you mean by that?"

"Just what I said," replied Jay coolly.

"Well, wait till I unlock this door and I'll make you sing a different tune."

The speaker reached down to turn the key and then discovered to his disgust that it was in the lock.

Jay had taken the precaution to remove it on general principles.

"Where is the key to this door?" demanded Whiting.

"In my pocket," replied Jay suavely.

"In your pocket, confound you! Take it out and open this door, do you hear?"

"I hear, but I'd rather not."

"If you don't do it this instant we'll half murder you when we get out!" cried Whiting threateningly.

"I have an idea that you and your friends won't get out—yet."

"I'll show you whether we will or not," cried Whiting furiously, raising the instrument with which he had smashed the panel.

"If you hit that door again, I'll shoot you!" said Jay, raising the navy revolver which he had till that moment kept behind his back and covering Whiting.

Broker Drew's cashier paused and looked disturbed.

"What's the meaning of this action on your part, anyway?" he asked the boy, in a milder tone.

"It means that I wish you to stay in out of the rain."

"I want no fooling!" cried Whiting impatiently. "Why are you trying to keep us prisoners aboard our own craft?"

"To keep you out of further mischief."

"What kind of joke are you trying to work off on us?" said Whiting, endeavoring to carry out his bluff.

"No joke at all, Mr. Whiting. You'll find it a mighty serious piece of business. The lightest sentence you and your friends are likely to get is ten years."

"Ten years! What for?"

"Committing a burglary at Sunnyside Villa this morning."

"Why, you little monkey——"

"And now you're caught with the goods. I feel sorry for you, though I don't believe you deserve my sympathy."

Whiting and his associates, who were listening to all that passed between their leader and Jay, were thunder-struck at the boy's knowledge.

They realized that they were in a pretty bad fix.

"Put up that revolver and let us see if we can't make a deal," said Whiting desperately.

"You can't make any deal with me, Mr. Whiting," replied the little broker.

"What are your intentions?"

"To hand you three over to the New York detectives, who are down here investigating the robbery."

Jay then called out to Jessie.

She stepped out of the sailboat's cabin and Jay assisted her aboard the yacht.

"I want you aboard here to watch these cracksmen. Take this revolver. Look out, it's cocked. Just keep those chaps from trying to get out. Don't take any bluffs from them. Let them understand that you mean business. I've got to hoist the sail, as it's time we started for the village."

Jessie didn't look very formidable as a sentry over three full-grown men, but the revolver in her hand was sufficient to keep the prisoners within bounds.

Jay went ashore, unloosed the yacht from the tree and worked her head around in the direction of the bay.

Then he unmoored the sailboat and carried her painter aboard the yacht, where he made it fast to a cleat in the cockpit.

The next thing he did was to hoist the yacht's jib full up and her mainsail about two-thirds of the way.

As the craft moved out into the bay he took his place beside the tiller, told Jessie to seat herself beside him, and then laid the boat's head for the village.

On the way over, Whiting renewed his offer of a compromise, raising his bid to \$5,000 worth of jewelry, but of course Jay wouldn't listen to him.

In half an hour the two boats were moored at the wharf in Bayville where Jay had hired the sailboat, and he immediately employed a boy to carry a note for him to Mr. Stone at Sunnyside Villa.

Inside of three-quarters of an hour Mr. Stone and two New York detectives appeared on the wharf, and boarded the yacht where Jay and Jessie sat watching over the three prisoners, and gazed at by a crowd of curiously disposed natives, who asked all kinds of questions, but received very little information in return.

Jessie introduced Jay to Mr. Stone, and then the little broker explained the case to the Wall Street operator and the detectives.

Mr. Stone was amazed to learn that Walter Whiting was the chief participant in the burglary at his home, and seemed disposed to discredit Jay's story.

The detectives, however, entertained no sentimental feelings on the subject, and the fact that Whiting and his friends were supposedly honest and highly respectable Wall Street employees did not prevent them from starting in to probe the truthfulness of Jay's statements.

Whiting, Leslie and Bingham threw up their hands as soon as one of the detectives found the bag of silverware and Mr. Stone recognized its contents as the stolen plate.

They admitted their guilt and disclosed the hiding-places of the rest of the plunder, all of which was recovered.

The three clerks were at once arrested and placed in the village lock-up with scant ceremony, while Mr. Stone was liberal in his thanks to the little broker for rounding up both the gentlemanly burglars and their booty.

Jay at once became the lion of the hour in the little Bayville summer colony, and the attention he received during his stay, which he was easily induced to extend to a month, made Jessie very proud of him.

Mr. Stone presented him with a check for a thousand dollars as an evidence of his appreciation for his services, and assured the boy of his permanent friendship.

Next day Whiting, Leslie and Bingham were removed to the county jail in the neighboring town, where they were subsequently tried, convicted and sentenced to ten years in State prison for their crime.

Broker Drew was greatly broken up by the exposure of his trusted cashier.

He put an expert accountant at work on his books, and discovered that Whiting had misappropriated several thousand dollars of his funds.

The employers of the other two young men also found on investigation that they had been robbed of considerable sums, which peculations their clerks had been able to hide by false entries and other bookkeeping legerdemain.

The newspapers printed a full account of Jay Perkins' connection with the Stone burglary, and the story increased his already growing reputation in the financial district.

It also had the fact of drawing attention to him as a new and rising broker, and attracted quite a number of customers to his office.

The result was that he found it necessary to hire an office boy and an elderly man to act as bookkeeper, though for the time being the jobs of both these employees were regular sinecures, and the bookkeeper especially was compelled to put up a big bluff in order to appear busy when he really had scarcely anything to do.

CHAPTER XII.

THE LITTLE BROKER'S BIG DEAL IN M. & N.

There was considerable speculation among a certain class of brokers as to how much capital Jay Perkins had at his command.

Some had the idea that the boy had been left a good-sized legacy and that was the reason why the young messenger had gone into business for himself.

Others, not so optimistic, had their doubts about the size of the little broker's bank roll.

There was a rumor about that Jay had done up a certain broker on an option deal, but no one could positively say that such was a fact.

Those traders who were particularly interested in Jay's financial status got together, and after talking the matter over sent one of their number to call on the boy and see if he could interest Jay in some scheme that would test the capacity of his pocketbook.

The broker's name was Joy, and he appeared at Jay's office on the following day.

"Glad to know you, Mr. Joy," said the little broker, when his visitor had introduced himself.

Joy talked on divers subjects for a while, gradually leading up to the object of his visit.

Finally Broker Joy began telling about the splendid chance there was for a person with some available capital to make a fortune by buying a certain stock, which, at that time, he said, was selling uncommonly low in the market.

"What is the name of this stock?" asked Jay with some interest.

"If you want to join a pool that some of us are forming to corner the shares you'll learn the name of the stock; otherwise it wouldn't be business for me to disclose information that you could use independent of us, and thereby hurt the success of the deal we have in view."

"But I have a strong objection to going into what appears to be a blind pool," replied Jay. "I always like to control my own money. When one goes into a combination of capital he has to abide by the wishes of the majority."

"That's all right. You can't lose anything by getting in with us on the ground floor. We've got a dead cinch. The more money you can put in the greater will be your profit. We expect to make a return of \$2 for every \$1 invested. How can you do better than that, with scarcely any risk to speak of?"

"You seem to be very sanguine about the absence of risk."

"I am, because I know what I'm talking about."

"What assurance have I that you are right about it?"

"You have my word, to begin with."

"While I don't doubt that your word is all right, still you

may be greatly mistaken in your estimate of the situation. Nobody is infallible."

"Oh, we've investigated this deal so closely that there is scarcely one chance in a hundred of the trick failing to pan out."

"Well, somebody will have to lose the money your pool anticipates making. Who are likely to be the unfortunate ones?"

"The Wall Street lambs, as a matter of course. From your experience in the Street you know they come down here to be sheared."

"I don't believe they come here for that purpose. Rather, they flock to the district in the expectation of making easy money. That they more frequently than not get sheared I'm prepared to admit. The trouble with them is they take too many chances. They leap before they look, and the soup tureen generally receives them. If they would use a little more discretion they would win oftener."

"Well, the lambs are our meat. They are the people on whom we unload at high figures what we have bought at low prices. In this case we expect the lambs to provide the profit we are looking for. Are you with us?"

"No. I don't think a blind pool has sufficient attractions for me to risk my capital. I prefer to go it alone. That's the way I've been working the market since I started in, and I've done pretty well. I believe in letting well enough alone."

Broker Joy looked disappointed.

"You're foolish, Perkins, to turn down such a proposition as I am offering you. We wouldn't offer it to everybody in the Street. We want a young and enterprising chap in with us. In fact, we'd rather put a good thing in your way, for you're just starting out and need to be encouraged, than to fatten the bank account of some old fogey who would lock his profits up as tight as a drum."

"Perhaps I'm foolish," replied Jay pleasantly. "I'm young yet and have a whole lot to learn; but just the same I prefer to stick to the principle I started out with, and that is to trust to my own judgment and not to other people's."

"After the deal has been put through I'll let you see what you have lost. Then perhaps the next time a similar proposition is made to you you may think twice before turning it down. There isn't a big deal that can be put through successfully by one man. All the operations of any magnitude are worked by a combination of capital. You will learn these things as you grow older in the business. It isn't often that a young man like you gets the chance I have put in your way. However, you're the doctor. Your loss will be somebody else's gain."

Thus speaking, Jay got up and bade the little broker good-day.

It was about this time that Jay had a visit from his friend, Ed Willis.

"I think I've got a pointer for you, old man," he said. "I'll tell you about it and then you can investigate the matter. I heard the cashier in our office to-day tell the second bookkeeper that if his money wasn't all tied up in paying for the new house he had bought he would put every cent he could raise into M. & N. He said he had learned that a strong combination was forming to boom the stock. He knew that several of the persons in the pool had the reputation of controlling millions of dollars, and that when they started the boom they'd be able to run it up thirty points, if not more. He said anybody that bought M. & N. at its present price, and held on to it for a short time, would make a good thing of it."

Jay looked at the market report which had just come in and saw that M. & N. was ruling at 82.

He knew that was a rather low figure for such a gilt-edged security, and he mentioned the fact to Ed.

Next day Jay began a quiet investigation of the matter, but it wasn't an easy contract to learn about something that was being kept a secret by those on the inside.

He discovered, however, that two well-known brokers were going around among the offices buying up M. & N.

That was enough to convince him that there was some truth in Ed's pointer, and he lost no time in ordering his broker to purchase any part of 15,000 shares of the stock for his account, putting up a margin of \$150,000 to cover the deal.

In two days his broker notified him that the shares had been secured and were held subject to his order.

Jay then lay back on his oars and watched for the price to go up.

Two days later M. & N. advanced a point, and on the following day two points.

Then it declined something over two points.

After a quiet spell it began to rise again, this time steadily, and gradually reached 90, or eight points above what Jay gave for his shares.

It hung around that figure for two days, and then a sharp decline fetched it back to 84.

Once more it went up to 90, then it bounded to 95.

It fluctuated between that and 89 for a day or two, and then it began to boom in hot style, going to 105 in a couple of hours.

The brokers were now tumbling over one another in frantic efforts to buy it.

The lambs came rushing downtown to put their little wads up on it.

Business assumed a rushing aspect in Wall Street, for all the stocks on the list participated in the buoyancy of the market.

General interest was centered in M. & N. because it appeared to be in for an unusual rise, and thousands of shares changed hands as the price kept on going up.

At length it reached 110 1-2, and then Jay ordered his broker to sell him out.

He realized a profit of \$28 a share, or \$420,000, on his 15,000 shares.

It had proved a tremendously profitable venture for him, and raised his capital to close on to \$600,000.

Jay now began to consider himself quite a capitalist, and that day he lunched at Delmonico's, and his presence being noted there by many of the brokers, word went around that Jay Perkins, the little broker, must have struck luck.

CHAPTER XIII.

JAY PICKS UP A TIP ON J. & B.

Broker Joy was one of the persons who piped Jay off in the swell restaurant, and he lost no time in informing some of his friends about it.

"I wouldn't be surprised but he has made a haul out of the rise in M. & N.," he said to Broker Felix, one of the traders who had tried to talk Jay into investing his money in a wildcat scheme and had ignominiously failed. "He's a pretty shrewd young chap, take my word for it."

"Say, if we could get a fake tip to him in some unsuspecting way, and then one of us go around and sell him a batch of the stock which the tip represented as a winner, we might be able to reach his dough-bag."

"Your idea is all right, Felix, but whether it would work or not is the next question."

"The only way to tell whether it will work or not is to try it."

"Well, since this is your idea, suppose you put it in operation," suggested Joy.

Felix said he'd think the matter over and they parted.

That day Ed Willis called to see Jay and the little broker told him he had made a wad of money out of M. & N.

"As the pointer you gave me put me on the scent of the deal, and as I promised to make it all right with you in case anything eventuated," said Jay, "I have decided to present you with a certain percentage of my winnings. Here it is in this envelope. Don't open it till you get home, and then don't let me hear a word about it, do you understand?"

"Thanks," replied Ed, putting the envelope in his pocket.

When he reached home he opened the envelope and found two \$5,000 bills.

"Gee whiz!" he ejaculated. "Jay must have made a big haul when he can afford to throw \$10,000 in my direction. I wonder how many lambs were sheared to furnish his profits? Well, I'm rich now for fair. I'll put this in the bank for myself. If I told my folks they'd want to take care of it for me, which would mean that they'd buy a house and move out of the city into the suburbs. Then if I ever wanted to use any of the money I could whistle for it. Not much. I'm old enough to look after my own little boodle."

Next day Joy paid another visit to Jay.

"Well," he said with a grin, "aren't you sorry that you didn't go into that pool I was trying to coax you into?"

"Why should I be sorry? I haven't heard anything about it since."

LITTLE JAY PERKINS, THE BROKER.

"You've heard of the rise of M. & N., haven't you?" said Joy.

"I guess everybody has heard about that."

"That was the stock I wanted you to help us boom."

Jay looked at Joy in astonishment.

"Do you mean to say that you were one of the insiders on that deal?" said Jay.

"Sure as you live."

Jay didn't believe a word of his visitor's statement.

He had had it from the best authority that the combine that had been booming M. & N. was made up of the biggest men in the Street, and he knew Joy was not one of that crowd.

He was too polite, however, to question the broker's word, so he let Joy think that he believed him.

"I know another stock that is going to be boomed in a day or so," went on Joy. "I don't mind tipping you off to it, as I am loaded up to the neck with shares. You can get in or leave it alone, as you choose. It is W. & A. Whether you take hold or not, don't tell anybody what I said about it. It's a winner, as you'll learn inside of a week."

"I'm much obliged for the pointer, Mr. Joy, and I won't say a word about it, but whether I'll take hold of it will depend on circumstances."

"Suit yourself about that," replied Joy, getting up. "I'm giving it to you in good faith."

Then the broker went away.

Jay put on his hat and went out to make some inquiries about W. & A.

He found that he could buy all he wanted of it at the market price.

Meeting Simpson on the street, he asked him about W. & A.

"Looking for the stock?" asked his late employer. "I can sell you any part of 10,000 shares at one-eighth below the market."

"If I want any I'll call on you," replied Jay.

After making further inquiries Jay returned to his office.

"A man was in here looking for W. & A. shares. He seemed to be in a great sweat about it. Said the stock was scarcer than hen's teeth," said the bookkeeper.

"If he said that he couldn't have looked far for the stock. I can buy any quantity of it if I wanted it," replied Jay.

The boy had hardly taken off his hat before a man came in and asked him if he wanted to buy any W. & A. stock. Jay shook his head.

"If you leave it with me on sale I'll try and dispose of it for you as soon as possible, but I don't want any myself," he said.

The man looked disappointed.

He wouldn't leave the stock, however, and went away.

After that Jay heard nothing more about W. & A.

A few days afterward a stranger came into the office and asked Jay if he had any J. & B. shares on hand.

"No, but I guess I can get them for you easily enough."

The visitor said that he would rather buy them himself and went away.

After he was gone the little broker found a paper on the floor which had evidently been dropped by his caller.

He looked at it and saw that it ran as follows:

"Dear Jim: Buy J. & B. A wealthy pool has just been formed to boom it. Go the limit and you'll make all kinds of money.
Yours, G. D."

Jay scratched his ear and pondered over it.

It seemed to be a first-class tip, and he wondered whether he hadn't better tackle it himself.

He was cautious, however, and before committing himself he went out and made sundry inquiries about J. & B.

He couldn't find out anything indicating that a pool was interested in it.

He learned that there was not a superabundance of the stock on the market, so far as he could ascertain.

At any rate, he inquired at a dozen brokerage houses for it and not one of them could supply it.

When Jay returned to his office he learned that Eli Mix had been in to see if he had any J. & B. for sale.

"What did you tell him?" he asked his bookkeeper.

"That I didn't believe you had any."

"That's right. I haven't."

That afternoon some considerable trading was done in J. & B. and the price advanced two points.

Just as Jay was on the point of leaving for the day a

handsome lady of perhaps thirty-five came into the office and introduced herself as Mrs. Warren, a widow.

She said she had 5,000 shares of J. & B. she wanted to sell at once.

"I'll try and dispose of them for you, ma'am," said Jay. "I think I will have no trouble doing so. The price went up two points this afternoon."

"Very well," replied the lady sweetly. "When shall I call?"

"You might drop in to-morrow afternoon."

The lady left and soon afterward Jay went home.

Jay spent the evening considering whether he should go in on J. & B. or not.

It looked pretty good to him.

Finally he decided to buy the fair widow's stock himself.

It was quoted at 38 and consequently would cost him \$190,000 to purchase it outright.

When he reached the office in the morning he directed his bookkeeper to make out a statement for the lady showing that the shares had been sold at the market rate.

When she came in about two o'clock the statement and the money, less Jay's commission, was handed to her, and she went away quite satisfied.

Half an hour afterward J. & B. was the subject of a bear raid and went down five points, representing a loss of \$25,000 to the little broker.

CHAPTER XIV.

JAY WORKS A CORNER WITHOUT KNOWING IT.

J. & B. went down three points more during the afternoon, which landed it at 30, and left the little broker a loser of \$40,000 for the time being.

"Oh, well, it'll go up again by and by," he reflected. "I'm in no special danger, as this is not a margin deal, and I can afford to let that \$190,000 stand out indefinitely. I wonder if a screw has worked loose in the combine that was formed to boom the stock, or maybe this is only a scheme to shake out a quantity of shares held by the public, that is, the lambs, so that the members of the pool can get hold of them cheap and then resell them to the outsiders when the boom is on? They won't shake my 5,000 out, all right. In fact, I'm going to try and buy some more at the present phenomenally low rate if I can get them."

Jay accordingly sought out his brokers and left an order to buy any part of 20,000 shares of J. & B. at the prevailing figure, on a 10 per cent margin.

In an hour he received word that the stock had been bought.

He now controlled 25,000 shares of J. & B., and had \$390,000 invested.

He was rather surprised that his brokers had been able to secure the stock.

While he was considering the question Broker Wilson came into his office.

"Well, Jay, how are you feeling after your vacation?" he asked.

"Like a bird. Where did you during the summer?"

"I alternated between my office and Southampton," answered Wilson. "I see you got yourself into the limelight in connection with the robbery at Stone's place."

Jay admitted that he had.

After talking about that affair for a while Wilson suddenly said:

"By the way, Jay, do you know Joy and Felix, two Broad street brokers?"

"I know them, but not very well. Joy has been up here two or three times trying to get me into stock deals with him and his friends, and so has Felix."

"Well, steer clear of them. They and their clique are after your fleece."

"Are they?"

"Yes. I heard one of their cronies say the other day that they were going to try and work you on J. & B."

"J. & B.!" ejaculated the little broker.

"Yes. I hope they haven't succeeded in reaching you, for I see that J. & B. has gone on the slump to the tune of eight points."

"So that's their scheme?" replied the boy, who realized he had been caught by the enemy.

He now understood why J. & B. had gone on the toboggan, and here he was in on the deal to the tune of nearly \$400,000.

Jay laughed as if the matter did not worry him, and soon afterward Wilson left.

"So Joy and his crowd have worked me into paying 38 for 5,000 shares of J. & B., which are now worth only 30. I suppose they have figured that I had only a small capital, maybe \$50,000, and that I had to arrange with another broker to carry the 5,000 shares. The drop of eight points they think will wipe me out. I fancy they are going to get badly left. I have still nearly \$200,000 to fall back on, and I have bought 20,000 additional shares at bedrock prices. The \$10,000 or even \$20,000 I may lose on those 5,000 shares I shall more than make up on the 20,000 shares I have bought so low. In fact, I'll go a little better than that. J. & B. can't stay at 30 very long. I'll buy 10,000 more shares at the present market if I can get them."

Jay called at his broker's with another \$100,000 and ordered any part of 10,000 more shares of J. & B. to be bought.

The shares were bought, but they cost Jay an average of 31.

During the early afternoon J. & B. recovered to 32 1-2.

Jay thought he'd go around and call on Banker Fairfax and tell him about the scheme that had been played upon him, and which was certain to yield him a profit instead of a loss.

The banker was in his office and not very busy.

He gave Jay a cordial greeting and after a short talk on various matters the boy told him about the J. & B. deal he had been decoyed into.

Mr. Fairfax listened attentively.

"So you control 35,000 shares of the stock at this moment, eh?" he said.

"Yes, sir."

"And you are not aware that you virtually have cornered all the shares on the market?" replied the banker.

Jay was tickled to death over the unexpected issue of the situation.

He held a consultation with Mr. Fairfax as to the details of the operation in view, and then went off to see his brokers.

By that time the Exchange had closed for the day, with J. & B. at 33.

CHAPTER XV.

CONCLUSION.

When Jay returned to his office after arranging a plan of operation for the next day with his brokers, he found Broker Felix impatiently waiting for him.

"I came around to see if you have got any J. & B. stock," said the visitor.

"I have," replied Jay.

"What do you want for it?"

"I don't care to sell it at the present market figure, as it cost me 38."

"I'll give you 35 for it," said Felix.

"No," replied the little broker. "If you want to give 50 you can have it."

"Fifty!" roared Felix. "What are you talking about? I'll make it 38, what you gave for it."

Jay declined his offer and Felix went away disgruntled.

Next morning as soon as the Exchange opened for business Joy and his associates began bidding for J. & B.

Jay's brokers also began bidding for it at a higher figure.

The Joy crowd were paralyzed.

Before they knew where they were the price was up to 45 and still rising.

"My heavens!" cried Joy to Felix. "We'll be ruined unless this is stopped."

"I'm afraid a bull clique has us in its clutches," replied Felix, wiping the perspiration from his brow. "The brokers in this thing must have been quietly buying when we started in. They have no doubt captured all our short sales and put us in a bad hole. We'll be forced to settle with them at ruinous rates. We may even be driven out of the Street. We are 25,000 shares short, and we can't find a share at any price. This is fierce! We are caught in our own trap."

While they were talking J. & B. went to 50.

The Joy crowd then threw up their hands.

Before the Exchange closed a score of traders were on the floor trying to get the stock for their customers.

Jay let out 5,000 shares in small lots at 50.

It was the stock he had bought from the lady at 38 and consequently he made \$60,000 on it.

Probably a dozen lambs secured slices of it.

Next morning the price of J. & B. was boosted to 55, and Jay let out 5,000 more shares at a profit of \$125,000.

The excitement in the Exchange was now intense.

It grew to fever pitch as the price went to 60, and Jay let out 5,000 shares in very small lots on the lambs, clearing \$290,000.

He still had 15,000 left.

A bear raid was made on the stock, but Jay's brokers bought in all stock offered at around 50 in order to hold the price.

They succeeded, and as soon as the flurry was over it was sold again without any loss or gain.

The same tactics were continued next day, for repeated efforts were made to break the price.

Jay had financial backing enough to keep up the game indefinitely.

Every share he was forced to buy back at top figures he subsequently got rid of to the lambs, who went dopy over the sustained boom.

The Joy crowd were notified by Jay's brokers to come up and settle their obligations.

When they called on the boy's brokers they were referred to Jay.

"What's that?" cried Joy. "Jay Perkins! What has he to do with us?"

"He holds all your obligations. You've got to settle with him or go to the wall."

Joy and Felix nearly fell off their chairs with surprise and consternation.

The little broker received them politely.

"Say, who's backing you in this?" asked Joy.

"I'm backing myself, Mr. Joy. Did you come to settle? You owe me 25,000 shares of J. & B."

"We can deliver only 8,000."

"Well, I'll let you out at 60."

"We can't pay it."

"How much can you pay?"

"Fifty at the outside. We'll have only our seats left, at that."

"All right," said the little broker. "I don't want to drive you out of the Street. We'll call it 50."

They were compelled to agree to that.

As soon as the arrangements were concluded Jay sent word to his brokers to unload the balance of his shares as quietly as possible.

This was done at an average price of 57, giving Jay a profit of \$400,000 more.

The excitement continued in the Exchange and thousands of shares passed from hand to hand.

The end, however, was at hand, for Jay's support had been withdrawn from the market, and the inflated price of J. & B. was at the mercy of the first bear raid.

Soon after the opening of the Exchange next morning the bears jumped on J. & B. again, and inside of ten minutes the price went to pieces and a big panic was on.

When Jay made a settlement with his brokers he found that he had a mighty big bill for commissions and other expenses to liquidate, but for all that he cleared over \$900,000 on the deal, and was able to show Banker Fairfax that he was now worth a million and a half.

Of course, the Street knew by this time that Little Jay Perkins, as he was familiarly called, had worked the corner in J. & B. and made a million out of it.

As the months went by the little broker became more and more a figure in Wall Street affairs, and he was known either personally or by reputation to every trader and employee in the district.

In due time he asked Mr. Fairfax for the hand of his daughter Jessie.

"I'm willing," replied the banker with a smile. "Ask her mother."

Jay immediately asked Mrs. Fairfax and was told "Yes."

He then presented Jessie with a diamond engagement ring.

A year later the wedding came off, and it was a swell affair.

That was years ago, and Jay is worth a dozen millions to-day, and is the father of a boy and a girl, but though he is getting on in life, and of course doesn't look as young as he did when the foregoing events happened, he is still looked upon as quite a boyish trader, and his friends always refer to him as Little Jay Perkins, the broker.

Next week's issue will contain "THE YOUNG COAL BARON: OR, FIVE YEARS WITH THE MINERS."

HELP YOUR COUNTRY!

OPPORTUNITIES FOR YOUNG MEN IN THE UNITED STATES NAVY.

In the past years the Navy with its wonderful training has offered great opportunities to the young men of America, it has offered steady work, good pay, no lay-off, world-wide travel, technical training and the learning of a trade, and all the time life on a great ship with good meals, ample comfort and physicians' care; it has also taught its men to save money as they learned and worked. In other words, it made fine types of American citizens, well-equipped and thoroughly trained. This is what YOUR NAVY has always offered to young Americans.

TO-DAY THE QUESTION IS, WHAT ARE YOU GOING TO DO FOR YOUR NAVY?

Its great ships and big guns are waiting, its officers without a fear and its men ready for any service are on active duty; everything is ready; there is just one need—it is more men. It is YOUR NAVY; it has always offered to do great things for you in times of peace. Now it comes to you and asks, "What are you going to do?" It is for you, the young men of spirit, of splendid patriotism and of love for flag and country, to answer.

On March 24, 1917, the President issued an order authorizing the strength of the Navy to 87,000 men; at that time our complement was 51,775; since then enlisted 16,400; still need an additional 20,000 men. All above separate from the Naval Reserve, who are coming in very slowly and are used for Coast Defense.

At present time we have 120,000 tons of battleships half-finished, 150,000 tons laid down and 180,000 tons authorized, a total of 450,000 tons coming, which will double present tonnage of our fleet. There are now 15,000 men in the battleship fleet; we need 15,000 more men for new battleships alone, to say nothing of men needed for auxiliaries, submarines, destroyers, etc.

Men who are desirous of entering the U. S. Shipping Board's training schools for merchant marine officers should address their applications to Henry Howard, Director of Recruiting, U. S. Custom House, Boston, Mass., who is in general charge of the schools. One of these schools is already open in Boston and plans are under consideration for opening schools at Boston, New York, Philadelphia, Baltimore, Chicago, Cleveland, Ohio, New Orleans, Seattle and Pasadena. There is no particular age limit for those who wish to enter the schools. Those accepted must stand a physical examination. They will be paid a reasonable compensation for their time spent in training at sea. It is possible that

men who have had sea or engineering experience can complete the course in two months. An ordinarily well-educated man of previous experience may also be able to qualify as a deck or engineer officer in that time.

In response to a request from the Secretary of the Navy, the authorities of Yale University have agreed to the use this summer of its dormitories and dining hall by men of the Naval Reserve. A Navy officer from the Third Naval District will be sent to inspect the buildings by the commandant of that district, Rear Admiral N. R. Usher, U. S. N. This is the second university to co-operate actively with the Navy, Harvard having already established a school for radio operations.

The big problem of clothing the greater Navy is being solved rapidly, in spite of the difficulty of securing the cloth required for uniforms. The Navy's clothing factory at Charleston, S. C., which is now manufacturing about 40,000 suits of white clothes a month, will be able, it is estimated, to produce 100,000 suits a month when the large new building now nearing completion is in full operation. The New York clothing factory and contractors during May turned out about 20,000 suits of blue clothing and the officer in charge expects, in that plant and through private contracts, to turn out 60,000 suits this month. If the material is available, he estimates that after July 1 blue uniforms can be supplied at the rate of 70,000 a month.

The Secretary of War and the Secretary of the Navy have agreed to prefer women employees henceforth in appointments to the clerical force of the War and Navy Departments. This announcement is made in a letter from Secretary Baker's office to the National American Woman Suffrage Association, whose president, Mrs. Carrie Chapman Catt, recently called attention to the continued preference for men in the civil branches of these departments, where, she suggested, women might well be utilized and thus release men for military service. Secretary Baker has instructed Chief Clerk Scofield in accordance with the above decision regarding future appointments.

CLUB TO BE RECRUITING STATION.

Secretary of War Baker has accepted the offer of the Young Men's Democratic League to turn the clubrooms at 1368 Broadway, New York City, into an army recruiting station and will allow as a special privilege all men joining there to be assigned to the same army unit.

(WATCH THIS PAGE NEXT WEEK)

OUT FOR EVERYTHING

OR

THE BOY WHO TOOK CHANCES

By GASTON GARNE

(A SERIAL STORY.)

CHAPTER XII (Continued).

"That's a good bluff."

"Is it?" queried Ned. "Do you happen to realize that I was one of two witnesses who overheard your threatening talk to Mr. Alden? Further, do you understand that they'd help me out in a second by aiding me in putting you behind the bars for your attempt to blackmail?"

While Ned spoke he kept his gaze on Allert's rapidly whitening face.

"A good bluff!" sneered the oily fellow. "But it won't work."

"It seems to be working very well, if your face is any sign-board," Warren smiled.

"Alden and Craddock wouldn't dare to get mixed up in any such mess as I'd make of my trial," boasted Allert. "Tell 'em what I say, and then see what they say."

"I don't need to," Ned bluffed again. "I have talked it over with both gentlemen, and, whenever I want, they'll come forward and help put you behind bars."

"See here, I'm not going to talk here," cried Allert, looking around nervously. "Come further up the hill—into the woods! Even stone walls have ears around here."

Ned did not object. He followed where the other led.

Arrived at the top of the hill, they turned to the left, and went crashing through the underbrush.

"Going much further?" asked Ned, finally.

"Only to that grove over there."

As they reached the nearest tree in the grove a man stepped to one side from behind it.

At the same instant, three more men appeared from behind other trees.

As Allert turned to run back to the road, a mocking laugh floated over his shoulder.

"Talkin' of trouble, kid, I guess you'll find all you want!"

"I guess that's right," nodded the nearest man, resting both hands on Ned's shoulders. "You've got a few explanations to make to Slippery Dan's friends. After that—we've about decided on a halter and the limb of a tree for you!"

In a twinkling Ned Warren found himself held by a man standing at either side. The boy did not attempt to get away.

CHAPTER XIII.

A CHANCE AT THE END OF A ROPE.

He knew the follow of trying to escape. It was no part of his method in life to waste strength on useless efforts.

"Is it the boy?" demanded one of the men.

"It's the boy, right enough!" clicked the fellow who had first spoken.

"Sure of that?"

"Of course. Allert is too smart to make mistakes like that."

Allert? Ned's last doubt vanished that the oily blackmailer had deliberately and knowingly lured him here.

"That's what he set out to find me in the town for!" flashed Ned Warren.

"Any of you fellows want to say anything?" demanded the rascal who had done most of the talking.

"Not if you're sure of the kid."

"I'm sure it's the right one."

"Then let's put a hempen necktie on him and see him dance on nothing!" came the hoarse proposal.

"March, kid!"

Forced from behind, Ned was made to trot rapidly through the grove.

There, at the other end of the grove, his gaze came upon a sight that made all the blood in his veins turn icy.

His knees shook under him.

From the limb of a tree dangled a rope, at the lower end of which was a noose.

"What's the matter, kid?" jeered one of the captors. "Don't like the looks of the noose?"

"Of course I don't," Ned retorted, his teeth chattering.

"Oh, you'll get used to it."

Through Ned's numbing brain one thought flashed with the speed of lightning:

"Is this where taking big chances leads to in the end?"

"Don't waste any time," ordered the new leader of Slippery Dan's crowd, in a gruff voice. "No last remarks, no praying. Just fit the necktie on and get to business."

One of the quartette dragged forward a packing case, placing it under the noose.

"Tie the kid's hands!"

"No, you don't!" gritted Ned, fighting to free himself.

But he was thrown down on his face, his hands being then tied with ease and despatch.

"Now stand him up."

"When are you fellows going to quit this joke?" Ned demanded, hoarsely.

"You'll find out mighty quickly how much of a joke it is," came the gruff retort. "Up with him!"

Two pairs of hands elevated Ned to a standing position on the box. A third man leaped up beside him, spreading the noose and fitting it around his neck.

"Ugh!"

Ned strove to choke back the cry, half of disgust and half of terror, that rose to his lips when he felt the coarse hempen strands against his throat.

He was still unable to believe that these wretches would carry through the crime that they were rehearsing.

It was only their way of frightening him. Perhaps they intended to use the threat of hanging as a means of forcing some promise of help from him.

So Ned Warren, frozen with terror, tried to think, until——

Shove!

The box was pushed away from under his feet.

He was left dangling in the air at the end of the rope.

A breath of air—oh, a single breath!

His head was reeling—he was choking, strangling!

Not long could life hold out against this fearful torment!

"Stand by for two or three minutes," ordered the leader of this fiendish quartette. "Then he'll be done for, all right, and we can leave him here for other folks to find."

It was no joke, then? No bluff?

Ned Warren heard and understood, but he could not cry out—could do nothing save that which the awful torment made him do.

He wriggled convulsively, trying hopelessly to find some position in which, for a single second even, he could get a quick gasp of air down that tightening, swelling throat.

Then came a new voice on the air:

"Forward! Close in and we've got 'em!"

But Ned's brain was now too hazy for him to understand the meaning of the words that smote his ears.

He heard pistol shots, yet wondered if they were but cracklings of the rope above his head.

Then what could have happened?

His feet rested once more on something solid, though the tight noose still strangled him.

Not for long, though, for strong, swift hands were tugging at the noose, easing it.

Then Ned Warren found chance to take a breath. No words can describe how good it tasted.

He opened his eyes, but just then something welled up within his head. He reeled, was caught in a pair of arms against a supporting breast, and then the tortured boy fainted.

It could not have been for long, though, for, when Ned opened his eyes, he heard a low voice cry cheerily:

"Just a rush to the head! I knew we'd have you right out of it! Well, you're all right now!"

The stranger, from chafing the boy's wrists, now enabled him to sit up, leaningly, and worked Ned's arms like pump handles.

"Feeling stronger, aren't you?" came the cheery question.

"Yes."

"Get up on your feet—I'll help you. Walk about!"

And so his strength came back to him. He could breathe in all the air he wanted to now.

And now, leaning with his back against a tree-trunk, Ned Warren was able to take a look at the man who had had the excitement of saving him from four desperate men.

The stranger looked to be about forty-five years of age. He was dark, tall, thin but wiry-looking.

Though he wore a scant, scrubby beard, that could not conceal the queer pallor that lay over the man's face.

The features were as calm and cold as if chiseled out of marble, but the eyes—those dark eyes—gleamed like the orbs of a tiger!

"All I've got a clear enough head to say now is 'thank you,'" muttered Warren.

"That's enough, my boy—or too much!"

"But where are your friends, or did you chase them away alone?"

"I bluffed them away," laughed the stranger. "Yelled as if I had a posse at my back, which, thank heaven, I didn't have! Fired three or four shots from my pistol and charged 'em. They're running yet!" clicked the stranger.

"Are they?" Ned asked, stupidly.

"There, you're right!" cried the other, in sudden alarm. "Maybe they're not. We must get out of here quickly. Can you run?"

"I think so," Ned assented. "Especially if you'll give me your hand."

Joining hands, they raced together to the road.

"Hold on a moment," begged the stranger. Breaking open his revolver, he loaded the chambers afresh.

"Now we've got a little more between ourselves and meddling," observed the man, with an odd smile.

"In ten minutes we can be right in the town, and safe," Ned ventured.

"And safe?" repeated the stranger, with a mocking smile. "No; I hardly think so."

"You won't go back to town?" Ned asked, in amazement.

(To be continued.)

CURRENT NEWS

The American-Russian Chamber of Commerce has prepared an American directory for use in Russia. It contains, besides a directory of American manufacturers, an introduction dealing with commercial relations between the two countries, American political institutions, economic history, and present economic conditions. It also has extracts from the customs tariffs of the United States and Russia covering the chief articles in which there is trade between the two countries. The directory is published in the Russian language.

George R. Osborn has what is said to be the smallest order ever drawn on the United States Treasury. It has an order for one cent and was issued in 1859 to John A. Greaton, an assayer in the United States Mint at Philadelphia. In settling an account with Mr. Greaton when he retired from the Treasury Department in 1859 it was found one cent was due him. He received an order on the United States Treasury for the amount. Mr. Greaton never presented the order for payment, and just before his death gave it to Mr. Osborn.

The author of a communication to the Societe de Biologie reports that for two years she had been accustomed to walk through the Luxembourg Gardens every morning at 8 o'clock and to give bread crumbs to the birds, who knew her well and who gathered every day to wait for her. One June 15 she walked through the gardens at 8 o'clock, as usual; but as the clocks had just been set forward an hour she was really sixty minutes ahead of time. Nevertheless, the birds were there waiting for her, apparently already familiar with the change. The incident seems to show that city birds, at least, depend for their knowledge of time more upon the life and movements in the streets than upon the height of the sun.

At Gloucester, N. J., ground was broken during the week for a new shipyard on the Delaware capable of building simultaneously ten large merchant vessels, says Shipping Illustrated. This development is being undertaken by the New Jersey Shipbuilding Company. The property of the company has a frontage of nearly one mile, consisting of 140 acres and lying adjacent to the Pennsylvania Shipbuilding Company, which is owned by the same interests, the control being vested with Christoffer Hannevig, of New York. Under the same ownership also is the Pusey & Jones Co., at Wilmington, and the three plants will be operated by one organization. The first berth of the New Jersey Company will be ready for business in November. After that a new ship will be completed every two months.

It is perhaps generally known that enveloping the earth is a layer of air fifty or more miles in thickness, says the Book of Wonders. Just how thick this layer is we do not know, but we do know that it extends many miles from the earth. You may assure yourselves of this in a very simple manner by watching the shooting stars that may be seen on any clear night. These are nothing but masses of rocks that give off light only when they have been made red-hot by friction with the air in their rapid flight. The fact that they are still many miles from the earth proves to us that the air through which they are passing extends to that height.

The hottest region on earth is said to be along the Persian Gulf, where little or no rain falls. At Bahrein the arid shore has no fresh water, yet a comparatively numerous population contrives to live there, thanks to the copious springs which break forth from the bottom of the sea. The fresh water is got by diving, we are told by the Book of Wonders. The diver, sitting in his boat, winds a great goat-skin bag around his left arm, the hand grasping its mouth; then he takes in his right hand a heavy stone, to which is attached a strong line, and quickly reaches the bottom. Instantly opening the bag over the strong jet of fresh water, he springs up the ascending current, at the same time closing the bag, and is helped aboard. The stone is then hauled up, and the diver, after taking breath plunges in again. The source of the copious submarine springs is thought to be the green hills of Osman, some 500 or 600 miles distant.

The Mountain Meadow massacre, in American history, was the massacre of about 140 emigrants in the Mountain Meadows Valley, about 350 miles south of Salt Lake City. The emigrants were from Arkansas and Missouri. They had been refused food everywhere, until they reached the valley, where they camped, September 7, 1857. They were fired upon by Indians. Some historians state that disguised Mormons were the attacking party. The emigrants withstood the siege, until September 11, when on the promise of protection by John D. Lee, a Mormon Bishop and Indian agent, they left the shelter of the wagons. All adults and children more than 7 years old were killed. Seventeen young children were distributed among the Mormon families, but afterward were restored to relatives by the Government. Lee was put to death for his crime. A short time previous to the massacre Brigham Young, then head of the Mormon Church, had announced that "no persons shall be allowed to pass or repass into or through this territory without a permit from a proper officer."

BEN AND THE BANKER'S SON

—OR—

THE TROUBLES OF A RICH BOY'S DOUBLE

By ED KING

(A SERIAL STORY)

CHAPTER XIV (Continued).

"That other fellow has taken your place, Ben. He threw me out. Miss Alice believes he is her brother. Great Scott! But he does look exactly like you."

"He is her brother, Charley. I told her so from the first. I'm no fraud. The detectives are after him. He is an escaped convict. If they meet me on the road as I am they will take me for him, surest thing."

"Say, and that's no dream," cried Charley. "Let's climb over the wall and stop in the park a little while, till we have time to think it all over. I don't hear those fellows now, so I guess they must have lit out for good."

They climbed the wall and dropped down on the other side.

Here there were many fine Norway spruce trees growing, and beneath the low, spreading branches of one of these the boys threw themselves down.

Not a sound could they hear anywhere save the chirping of the crickets.

"Charley, what shall I do?" exclaimed Ben. "I never was in such a fix."

"Of course not. What did you want to do? You say you have told Miss Alice that you are not her brother and the other fellow is?"

"She knows it."

"Then why not put on my clothes? I've got plenty in the grip, and they'll fit you, too. We can light out. If you don't want to go back, I don't see where the worry comes in."

"But Alice! Shall I desert her? Think what that young scoundrel may do."

"Hello!" cried Charley. "I see how the cat jumps. The only way, then, is to oust his nibs if we can."

CHAPTER XV.

TAKEN AS A CONVICT.

While listening to Charley's talk there under the spruce tree Ben was doing a lot of thinking.

For him to have gone directly back to Rio Vista as soon as it was daylight, and there have it out be-

tween himself and Alice and his double, seemed at first the only proper course to pursue.

But when he came to think it over it seemed to him that this would only bring Alice into publicity, and that above all else he wished to avoid, well knowing how his fair cousin felt and her strong desire to keep in the retirement in which she had always lived.

"It will only make trouble for Alice, and I won't do it," thought Ben. "I'll get under cover somewhere and write her a letter instead, telling her just what occurred."

"Let's have some of your clothes, Charley," he added aloud. "We'll get to New York for a day or two till we have time to think."

"Have you got any money?" asked Charley, anxiously. "To tell you the truth, Ben, I haven't a cent."

"I'm better fixed," replied Ben. "I've got money enough for our present wants."

He was very fortunate in having placed fifty dollars in the watch pocket of his trousers the afternoon before; it was part of some money which Alice had given him on the day following the banker's death.

Charley opened his grip, and as the boys were about of a size, Ben dressed himself easily enough.

"The worst is the shoes; what in the world are we to do for them?" Ben said, when he was about dressed.

"I think I can fix that if you don't mind staying here alone," said Charley. "I remember seeing an old pair of shoes in the carriage house. I don't believe the door is locked."

"If you could get them," said Ben, "I'll go with you."

"You'd better stay here. I don't want to see you get into any more trouble. I won't be long gone."

Ben assented, and Charley hurried away.

He had scarcely disappeared when Ben's attention was attracted by a slight noise on the other side of the spruce tree by the wall.

"What's that?" he thought, and his heart began to thump.

He listened, and it seemed to him that he could hear stealthy footsteps on the grass.

He got on his feet and stood for a moment with wildly beating heart.

The sounds had now ceased, and Ben was just beginning to think that, after all, he had let his imagination run away with him, when all at once two men, both armed with revolvers, sprang into view around the spruce tree.

"Hands up, Jim Ryan! We've got you this time!" they exclaimed.

A dark lantern was flashed down upon him for fair.

If it had been Mr. Bender, then it would not have been so bad, but the faces of both men were strange to Ben, who could only gasp out:

"What do you want with me?"

"As though you didn't know!" cried one of the men. "No use, Ryan. The jig is up. You'll go along quiet and easy with us, or there'll be trouble—that's all."

"My name is not Ryan. I'm not the man you want at all," gasped Ben.

But he knew that his whole manner was against him. He expected nothing at the hands of these men.

"Oh, no! I s'pose not!" sneered the speaker. "I s'pose you are Banker Leslie's son what fooled my friend Bob Bender this afternoon. Out here for your health, eh, old son? Yes, yes! Just taking a little stroll in the early morning. We've been watching you. We was just waiting for your partner to pull out, seeing that we didn't want to muss with two of you. Come, Bill, on with the bracelets. As sure as my name is Jack Fox, we've got our man at last."

Then before Ben could say another word the handcuffs were snapped about his wrists.

Bill got him by one arm and Jack Fox by the other.

They hurried him to the wall, and Bill, giving him a boost, tumbled him over without ceremony.

"I'll go back for that there grip; there may be some of the missing dough in it," said Jack. "You run along to the wagon, Bill."

Ben was then hurried back past the entrance to Rio Vista, and here turning down the crossroad which led to the Hudson, they found a light business wagon hitched to a tree.

"Get in," said Bill, gruffly.

But Ben held back.

"Look here," he said, "are you a detective? I want to know who you are before I go along with you. I have a right."

"Yair, I'm a detective, all right, old son," chuckled Bill.

"Show me your shield, then."

He pulled back the lapel of his coat and exhibited some sort of a badge, though just what it was Ben could not make out.

"What on earth shall I do?" thought the boy. "This spells Sing Sing, surest thing. There seems to be just no end to my troubles. Don't I wish that wretched double of mine had never been born!"

There was nothing to do but to get into the wagon, handcuffed as he was, and Ben made no resistance when the man Bill boosted himself into the seat.

He then untied the horse, and leaping in himself, started back along the road.

In a moment they encountered Jack Fox with the bag, and he also climbed into the wagon.

"Anything in that thing?" demanded Bill.

"Nothing," was the reply. "I think it must belong to his partner. Drive on."

Bill touched up the horse and the wagon, which was provided with rubber tires, rolled noiselessly away.

"Where are you taking me?" demanded Ben.

"Oh, you'll find out soon enough," sneered Jack Fox. "Don't you worry on that score."

"I wish you would take me to Detective Bender. I can make him understand."

"Understand what that we can't understand, old son?" demanded Bill.

"Who I am. How mistaken you are in taking me for this man Ryan."

"You nor he can't make us out mistaken in that. You are Jim Ryan, all right, old son."

"And you mean to take me to Sing Sing?" demanded Ben, despairingly.

"Yes and no," was Bill's reply. "Yes, if you are stubborn, no if you will just whisper in your uncle's ear what you did with the Spellman cash!"

"I'm lost," thought Ben. "These fellows are just a couple of grafters. I see my finish now."

CHAPTER XVI.

IN THE DEEPEST TROUBLE YET.

"I don't know what you mean by the Spellman cash," said Ben in reply to the man Bill's remark. "I tell you again I am not the person you think I am. You won't make a cent out of me."

Bill laughed.

"Oh, we'll see about that," he said. "Anyhow, we shall have the pleasure of landing you behind the bars and scooping in the neat little reward up for your capture."

The case seemed perfectly hopeless.

"Whichever way I turn I'm taken for my cousin," thought Ben; "but this certainly is the worst of all."

It seemed useless to protest, and they drove on in silence.

The detectives were smoking, and Ben did not speak again.

He had been handcuffed, and the handcuffs hurt him, but the worst pain was in his mind.

"What will poor Alice do now?" he thought. "I would have made her happy, but that fellow can bring nothing but trouble into the house."

As they drove on the detectives began to consult in an undertone.

Ben tried to make out what they were saying, but they spoke in what might be termed a mixture of the broadest kind of Bowery dialect and New York German.

(To be continued.)

NEWS OF THE DAY

FISH BECAME INTOXICATED.

The waters of Stony Creek, one mile south of Noblesville, Ind., sizzled and foamed the other day and the jingle of breaking glass echoed in the distance. The fish became intoxicated and wriggled around on the surface like water flies on a hot August evening. Five thousand bottles of beer and twenty-five gallons of whisky were emptied into the stream by the sheriff on the order of the court. The liquor represented an accumulation that was taken in "blind tiger" raids.

TERRIER SAVES LIVES OF THREE FAMILIES.

"Teddy," the pet bull terrier of Morgan Kerwick, manager of the St. Charles Hotel, Cincinnati, Ohio, saved three families from suffocating from ammonia fumes in a dwelling at 425 Plum street by barking furiously.

The terrier tugged at the covering of Mrs. Kerwick's bed. Mrs. Kerwick awakened other tenants. Mrs. Clara Wood and her daughter Edna, residing on the second floor, almost were overcome. Louis Fugazzo, occupying the upper floor, carried his aged mother to the open.

PLANTS THAT WATER THEMSELVES.

An English correspondent points out a neat scheme for saving the horticulturist's time by making his plants water themselves. The pots are arranged about a large central bucket which is kept filled with water. Strips of flannel are placed with one end in this bucket and the other embedded in the soil of the pots. By capillary action the water passes along the flannel and eventually reaches the pots, keeping the soil moist to the exact degree demanded by the varying nature of each plant, and maintaining this moisture for a long time without other attention than refilling the big bucket.

AN ELECTRIC MOTOR CHAIR.

An American firm is now engaged in making electric motor chairs with either 150-ampere hour or 200-ampere hour batteries. The former, when fully charged, will give five hours of continuous running service, while the latter will give seven hours, according to the designer. The batteries are of the 12-volt type and the motor is designed to develop 0.5 to 2 horsepower according to the load. The motor is geared directly to the axle of the front wheel with a triple worm which permits the motor to propel the car up a 15 per cent. grade when loaded with two adults. Extending in front of the car is a guard which breaks the circuit between the batteries and motor and applies the brake when it comes in contact with any obstacle.

GEOGRAPHIC NAMES IN PANAMA.

According to a recent decree of the Government of Panama, all places in that country are hereafter to bear Indian or Spanish names. There are now many places in Panama bearing English and other foreign names. Where these have supplanted old Indian or Spanish names, the latter are to be restored, while if no such old names exist, new Indian or Spanish names will be given. Nine months after the revised nomenclature is announced the post-office will refuse to deliver mail addressed to places by their foreign names. This drastic provision regarding the non-delivery of mail seems decidedly unreasonable not to say puerile, and it is to be hoped that the good sense of the Panaman authorities will lead them to withdraw it.

A RICH GOLD FIELD.

Gold was discovered in Australia in 1851, two years after the discovery in California.

Reports of panning \$100 and \$200 per day, and of finding nuggets worth thousands of dollars each upset even the most sober minded. Even government officers and policemen deserted, and order was kept and offices manned by soldiers brought from Tasmania and from England.

The workings at Ballarat and Bendigo justified the excitement. For the first ten years, 1852-1861, the output was valued at \$486,000,000. From the Victoria field have come 412 gold nuggets, each weighing over 100 ounces, 52 over 500 ounces and 12 over 1,000 ounces. The weight of the "Welcome" was 2,217 ounces, and of the "Welcome Stranger," found an inch below the surface, 2,250 ounces, worth \$50,000.

THROWING HEAT OVERBOARD.

On all sea-going steamers the steam is condensed by sea-water pumped through the surface condensers. This circulating water is then discharged overboard. In the process of condensation the cooling water taken in at temperatures varying from 32 degrees to 83 degrees Fahrenheit, according to climatic and other conditions, is raised to temperatures varying from 80 to 120 degrees and then discharged. This great loss of heat is practically unavoidable, says the Popular Science Monthly for June. Even on comparatively small steamers hundreds of tons of heated water are pumped overboard daily. This constitutes one of the greatest heat losses in the operation of steam machinery, although sometimes a portion of the warm water is used for scrubbing decks and for bath water on passenger ships.

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Good Current News Articles

New York's census and inventory of military resources was taken between June 11 and June 25. Governor Whitman issued his census proclamation on June 6, the day after that set by President Wilson for registering. The census listed men and women in the State between the ages of sixteen and fifty, of whom there are 5,600,000. Nearly 50,000 volunteer census takers and other assistants were needed.

Contracts have recently been closed for 1,000,000 Army rifles of the Lee-Enfield type, it is learned, the firms being the Midvale Steel and Ordnance Company, Winchester Arms Company and the Remington Arms Company. About half of the total will be delivered by the Midvale Company while the other two concerns engaged to manufacture 250,000 rifles each. These are the first contracts that have been placed by the United States Government for the British army. Additional orders undoubtedly will be placed soon, however, as the new National Army alone will require a million rifles for the initial arming. All the above contracts were based on the cost-plus-percentage plan.

Simon Lake, inventor of the Lake torpedo boat, and associates have formed a new \$10,000,000 company to construct a fleet of big merchant submarines. These will be along the lines of the Deutschland, and will have a carrying capacity of from 5,000 to 10,000 tons, this being far in excess of the cargo that could be carried by the Deutschland. They will be 500 feet long. Notwithstanding the great size of the craft the promoters of the new company declare they will be able to start them to Europe in five months after the receipt of an order. Associated with Mr. Lake are a number of wealthy men who will supply the capital needed for starting the plant.

A civilian employee at the Charlestown Navy Yard was caught distributing a Socialistic pamphlet recently, one sentence of which read: "We brand the declaration of war by our Government as a crime against the people of the United States and against the nations of the world." The man was dismissed and Capt. William R. Rush, U. S. N., commandant of the yard, issued two special orders, one concerning this case and a second prohibiting the distribution of any publications in the yard without being submitted to the commandant and being approved by him. Captain Rush's order adds: "Any employee in the navy yard found distributing or having in his possession such pamphlets or literature will be discharged from the service and in addition, if the facts of the case warrant, turned over to the Federal courts for prosecution."

Grins and Chuckles

She—There is only one reason why I can't marry you. He—Tell me! She—You're the wrong man!

Mrs. Yeast—Dear, you were talking in your sleep last night. Mr. Yeast—Well, I've got to talk some time, haven't I?

Teacher (in spelling class)—Johnny, spell "fail." Johnny—I can't. Teacher—You can't spell that simple word? Why not? Johnny—'Cause you told me there was no such word as fail.

Traveler (just landed)—I learn you have a new government. How does it start out? Native—Splendidly. We owe money to every nation on earth, and they are all afraid to molest us.

"Never put off till to-morrow what you can do to-day," quoted Willie's mother. "That's right, ma," agreed Willie cheerfully; "so I guess I'll finish up the other part of that cherry pie right away."

Husband—Do you know that every time a woman gets angry she adds a new wrinkle to her face? Wife—No, I did not; but if it is so I presume it is a wise provision of nature to let the world know what sort of a husband a woman has.

"So you are learning to spell, are you, Johnny?" asked grandmamamma. "Yes, grandma," was the reply. "Well," said she, "let me hear you spell 'bread'." "I don't believe I can, grandma," replied the little fellow. "But I think if I had a small piece of cake I could spell that."

Mr. Brown—Shall we have to buy new woollen underwear for all of the boys this year? Mrs. Brown—No, dear. Yours have shrunk so they just fit John; Jimmy's shrunk to fit Willie, and Willie's are just snug on the baby. You are the only one that needs new ones.

THREE MINUTES OF AGONY.

By Paul Braddon

The boat was at the pier, but I waited until nearly all the passengers were ashore before I left my comfortable chair, for of all things I do hate an eager, impatient, shoving crowd of people, hurrying ashore as if their very lives depended on saving ten seconds.

"Carry your valise?" yelled half a dozen.

I ran my eye over them, and selecting a rather intelligent-looking young fellow of twenty-four or five, I said:

"Show me to a good hotel."

"Is this your name on the bag?"

"It is," I replied.

"You're the chap what writes up them crazy stories?"

"Yes."

"Well, sir, I kin tell you one that'll raise yer hair."

"All right," said I, "I'll give you a chance," and when we reached the hotel I invited him in to have some breakfast with me. That finished, I remarked that I was ready to hear his hair-raiser.

"Well, sir," said he, "this is the way it all came about. I used to work in the — Lunatic Asylum, as a man-of-all-work; you see, I was a handy sort of a fellow, and used to do everything, from minding a cow to puttin' new bottoms in leaky saucepans.

"I had been there more'n a year, when, durin' a heavy storm, the roof began to leak.

"'Jack,' says the superintendent, 'you must see to that leak as soon's the storm holds on a bit.'

"'All right, sir,' I answered, and at once got my fire-pot and soldering-irons, for you see it was a tin roof we had.

"The rain stopped sudden like, and I started to go to the roof, to do which same I had to go through the halls or wards where the poor devils were locked up.

"I knocked at the door of the lower hall, and was let in by the attendants; I went upstairs here to get into a hip that had been put on the main building.

"I got up to the hall way up top of the hip, which was where they kept the 'bad cases,' as they calls 'em."

"A flight of stairs with a door at the bottom led up to the scuttle; the attendant, with a big club in his hand to keep 'em quiet, went and unlocked the door of the stairs, and hearin' a noise t'other end of the hall, he went away like, biddin' me mind an' close the door behind me.

"I closed it securely, as I thought, went upstairs, opened the scuttle and got on the roof.

"'Bad cess to ye,' I remarked, sir, as I looked at the leak, right close to the leader, 'yer in a bad place; ye might cause a fellow to break his neck.'

"I was kneelin' down, sir, with my face pirtin'

outward and my back toward the scuttle; and, sir, as true as there's a God in heaven, I heard a voice like old Father Doolan's, who baptized me, so they said, I heard Father Doolan say:

"'Jack, yer on yer knees; be at sayin' yer prayers, for you'll need the grace of God soon.'

"Well, sir, at that I felt kind of uncomfortable, and all at once a cold shiver came across me, and I felt, sir, somewhat like when Tim O'Brien, who was hung, looked straight at me; the priest said he had an evil eye; and it was an evil eye that was watchin' of me, then, though I did not know it.

"I felt like lookin' behind me, but chidin' myself for a fool and an ass, I put the hot iron to the solder.

"I was bendin' very low when I heard a light step behind me. It was then I tried to turn, but, sir, I had waited too long, and the next minute I got a shove from behind that turned me a somersault over the leader, to which I chanced to catch hold of when I flung out my arms.

"But, sir, it only broke my fall for a minute, and then I felt myself agoin' down; the water pipe struck my eye, and I gave myself a cast in the direction of it when I fell.

"Ah! sir, I cried for the mercy of Heaven then like the thief on the cross, and, sir, my prayer was answered; I caught hold of the water pipe, and looked upward at the grinnin' fiend who had put me to all this trouble, who was yelling at the top of his voice.

"I fixed myself tight on the water pipe and was beginnin' to feel comfortable, for I knew they must come to my aid soon, when, sir—excuse me growin' pale, sir, I always do when I think of it—I felt myself slippin' down with a jerky motion.

"I looked at my hands, and they never budged; then, sir, I looked at the pipe and saw that it was slowly unjointing near the roof. I was a-goin' to slide down, when I remembered that I was on the hip; I could only go down to the lower edge of it, and the ground was forty feet below, and no ground neither, but a lot of bricks stickin' up all edgewise.

"The pipe came unjointed, the sweat rained off my face, and I knew then what it was to feel yourself close to death.

"But I kept my head pretty clear for all that, and when the pipe took a cant sideways, I thought it might do me some good.

"And it did, sir, for the other joint where it was parting was some distance below me, and so the falling pipe carried me sideways as well as down.

"It had just twisted clear off the bottom joint, and was goin' fast, when I just said:

"'If it is God's will for me to die, may my soul rest in peace,' and took a leap for the iron bars of a window.

"I caught them, sir, and there hung, with only the grip of my fingers atween me and death; and then, sir, I heard a yell and knowed they had knocked the poor crazy fellow on the head; then I seed a head come over the roof.

"And then I heard a rushin' around inside, and makin' a deuce of a noise, but never doing aught for me, and the lunatic beyant a-smashin' of that heavy stool on my fingers and makin' jelly of 'em.

"I was givin' out fast, sir; I couldn't ha' stood it half a minute more, when a keeper rushed into the cell and knocked the madman senseless in the corner.

"So, sir, he grabbed hold of my wrist, and there I hung, him helping me, for ten hours it felt like to me, and then I seed a rope a-comin' down from the roof.

"It had a slipnoose on the end, and somehow I got into it, and they hauled me up and I was safe.

"They said it all happened in three minutes, sir, but three minutes of agony, sir, told on me more than three years' hard work could ha' done, and for a week my legs trembled so I couldn't move a foot.

"And that, sir, is my story."

I breathed a sigh of relief when he finished, for in imagination I had followed him through his three minutes of agony; but then, looking to causes for effects, I asked:

"How came the madman on the roof?"

"The door at the foot of the stairs, sir, had a spring lock, and I hadn't closed it well. The prisoners were a-takin' their exercise at the time, and one curious fellow tried the lock and got the door open; the rest you know."

"Very good," I said, and paying him liberally, dismissed him.

ONE OF THE SEVEN WONDERS.

The Pyramid of Khufu, though the oldest of the Seven Wonders, is the only one now standing. It is at Gizeh, on the western side of the Nile, a short trolley ride from Cairo.

Its builders was the Pharaoh Khufu, or Cheops, the date of whose reign is uncertain, some writers putting it at from 3969 to 3908 B. C., others about ten centuries later. He erected it as a tomb for himself—a tomb that should surpass all others in magnificence, that should defy the most skillful grave-robber and endure as long as Time.

To obtain workers for this monument Khufu closed the temples and added their tens of thousands of priests and attendants to the ranks of the workers. These were divided into three gangs of 100,000 men each, one gang working for three months while the other two supplied them with food. Their only pay was food and clothing, and taskmasters urged them on with whips.

"It has been estimated," writes Dr. Banks, "that even with modern machinery a thousand men would be required to labor for a hundred years if they would duplicate the pyramid."

It covered thirteen acres of ground, its base a perfect square measuring 753 feet on each side, and was 481 feet high. (The Metropolitan Tower, New York, is 700 feet, 3 inches high.) It was built of limestone covered with granite. About 2,300,000 blocks of stone, averaging two and one-half tons in

weight, were used in it. The mortar was scarcely thicker than a sheet of paper.

The surface was polished till it shone like a mirror. All the smooth surface stones have long since been removed, and it is believed that the mosque of Sultan Hassan, in Cairo, is largely built of them.

Under the pyramid, carved deep in the rock, was a burial chamber, reached by a sloping passage 317 feet long. This was intended to fool grave-robbers, for Khufu was not buried there. From this passage another led upwards, and then horizontally to the "queen's chamber," another trap for robbers. From the latter passage a third ran up to the exact centre of the pyramid, where was the royal chamber with walls of polished granite. Above this again were smaller chambers. A stone sarcophagus stands empty in the royal chamber to this day. King Khufu may have been buried here and his mummy stolen, but the place has been empty since it was first explored.

THE PEOPLE OF INDIA.

The population of India is far more diverse than is generally thought. They talk about 150 different languages and are divided up into forty-three distinct nationalities. There are 2,378 main castes, besides a large number of sub-castes. There are 200,000,000 Hindus, from which, fortunately, we can draw fighting men; 60,000,000 Mohammedans, while among the Hindus there are 50,000,000 of degraded people of no caste, whose touch or even shadow is supposed to cause pollution.

The girls are of all sorts, bright little things with pounds of gold ornaments around their necks and arms and in their ears and noses. These are Brahmin children, who must be married before they are ten, and are then kept secluded in their mothers' homes till the final marriage ceremonies are complete, when they are passed on to the houses of their mothers-in-law.

A Brahmin or Hindu girl has refined features, and in figure is what the French call petite. Their carriage is erect, their limbs are beautifully moulded, and their every action is graceful. With regard to families, twenty people will frequently live in the same house dependent on a solitary wage-earner.

Limited in number but mighty in influence are the Parsees, who hold the wealth of Bombay in the hollow of their hands and dwell in the loveliest mansions around the coast. They conform to European customs, and live as much like Europeans as it is possible for a colored race. They build hospitals and colleges after the European manner. Their women are not merely well educated, but as free to travel and to mix with men as the women are of an alien race. Yet these people, the Jews of India, as they have been called, still worship the sun and in their towers of silence lay out their dead to be devoured by the birds of the air. The reason is that they refuse to defile the elements of earth, fire, and water with dead bodies, and so deliver them up to be torn to pieces by the vultures.

FACTS WORTH READING

A HOUSE BUILT OF STONES FROM EVERYWHERE.

The "crazy patch" house of David F. Brown, in Punxsutawney, Pa., is composed of stones from all parts of the world, says the Popular Science Monthly. There are stones from every State in the United States, stones from Italy, Ireland, China, Japan, South America and other places innumerable. Grindstones, millstones, stones from the Mammoth Cave, from Pike's Peak, from the home of Patrick Henry, from the spot on which General Lee surrendered and from every historically famous place in this country, go to make up the "crazy patch" house. Over the fireplace is a piece of gold quartz from South America. It required two years to build the house.

THE DAHLIA.

By a curious irony, this flower is of very humble origin. It has been developed from the Mexican tubers. Some century and a half ago this plant was introduced into Europe by the Swedish botanist, Dr. Dahl, for the purely commercial purposes of supplanting or supplementing the potato. But they did not prove popular and the dahlia dish soon disappeared from the dinner tables of Europe; but the gardeners saw the latent possibilities of the flower, from which they have evolved the double dahlia and other popular floral fancies. It would thus appear that the dahlia had reversed the fate of the red clover, which was originally introduced as a garden flower, but was found to be much more desirable as a fine forage. The tubers of the dahlia, though bitter, are still eaten in some parts of France.

THE 100-inch REFLECTOR.

The last annual report of Mount Wilson Observatory contains the interesting news that the mirror of the 100-inch reflector—much the largest telescope in the world—is now completed and silvered. Its clear aperture is actually almost 101 inches; the thickness at the edges is 12.75 inch; and the mirror weighs nearly 9,000 pounds. At the center, where the difference is greatest, the depth of the finished parabola differs from that of the nearest spherical surface (to which the glass was brought in preparation for parabolizing) by almost exactly 0.001 inch. In silvering, 35 gallons of distilled water were required to fill the concavity, and to this were added 9 gallons of dilute silver solution and 9 gallons of dilute reducing solution. The deposition of the silver required 15 minutes. The dome for this giant telescope is complete and painted, and mounting was in course of erection at the end of the year. The operation of the telescope and dome will require the use of 35 electric motors.

THE CROCKER LAND EXPEDITION.

News of the safety of all members of this enterprise reached New York on May 29th, in the form of a cablegram from the Faroe Islands. The sender, Dr. H. J. Hunt, is on his way to Copenhagen aboard the Danish government ship "Hans Egede," which has figured in so many circum-polar exploits.

As is not unusual in such cases, the expedition appears to have been rather disrupted during its stay in the Arctic. Donald MacMillan, the leader, with several other members, is at Etah, on the northwest coast of Greenland, made famous by Peary's repeated use of it for a base; one of the relief vessels sent out is in North Star Bay; and the expedition's geologist, W. E. Ekblaw, is alone at Godhavn, South Greenland.

As reported in 1914, the expedition has established its belief that Crocker Land, which Peary suspected he had seen from Cape Thomas Hubbard on his return from the pole, has no real existence, and that the Admiral's observations were of a mirage. In addition to this, a great deal of valuable geographic geological and anthropological data has been secured.

SOAPSUDS BANDAGES.

Two European surgeons have recently recommended the use of ordinary soap for the dressing of wounds. Gauze bandages impregnated with a thick fine-grained suds made from pure white soap are employed and the method of making and applying them is so simple that the ordinary housewife can easily add it to her store of "first-aid" knowledge, as described before a recent meeting of the Society of Surgeons in Paris and reported in *Bibliothèque Universelle*, it is as follows:

From 20 to 40 per cent. of white soap is dissolved in warm water which has been sterilized by boiling or distilling. Tampons of surgical gauze for cleansing the wound are dipped in this soapy water, which is used for irrigating the wound. The wound is then bandaged with gauze compresses which must be at least about half an inch thick. These compresses are dipped in the soapy water, then rubbed with the soap until they are saturated, after which they are manipulated to produce a thick white suds, and placed lightly over the wound, then covered with absorbent cotton held in place by tarlatan. Essentially the bandage thus constituted is a sort of spongy tissue made of millions of tiny soap bubbles. It is renewed every two or three days, and is said to have the great advantages of calming pain very markedly, of not sticking to the tissues, and of not causing bleeding or suffering when removed. The healing is rapid and the aspect of the scar good.

ARTICLES OF ALL KINDS

STEEL HONEYCOMB FOOLS BEES.

A device that has completely hoodwinked the honey bee and made it perform its task in much quicker time has been invented by George E. MacDonald, of San Bernardino, Cal.

He has invented a honeycomb made by dipping a steel frame into wax, and the bees have been completely fooled by it. All the bees have to do is to gather the honey, instead of also building the comb.

HELD UP BY CYCLE BANDITS.

Posing as traffic policemen two motor-cycle bandits halted Mr. and Mrs. John Burke of 1252 East Twenty-sixth street, Brooklyn, as they were riding in an automobile on Rahway avenue, near the Linden City Line, New Jersey, the other morning and robbed them of \$3,000 worth of jewels and \$350 in cash.

The bandits rode up alongside the automobile and told Burke his tail light was out. When the auto stopped the two men drew revolvers and compelled Burke and his wife to surrender their valuables.

DOG DETECTS PICKPOCKET.

"Butch," a fox terrier, was with his master, L. C. Lich, of San Antonio, Texas, while he watched a parade, and though the crowd was thick the dog was right on the job when he saw a stranger slip his hand into Mr. Lich's back pocket.

"Butch" is some jumper, and he caught the insinuating hand before Mr. Lich knew what was happening. The master turned to see a strange young man waving a fox terrier around in the air and evidently not enjoying it a bit.

When Mr. Lich grabbed the would-be pickpocket "Butch" let go, but the thief squirmed from Lich's grasp and a second later was lost in the crowd.

RESULT OF CROP CENSUS.

The result of the recent crop census on the government irrigation projects is of particular interest at this time when serious shortage of the food supply the world over is threatened.

In 1916 the government projects irrigated upward of 970,000 acres, and crops were harvested from 856,500 acres, the balance being in young alfalfa and in orchards which have not yet come into bearing. The value of these crops to the farmer was nearly \$33,000,000, or \$38.25 per acre cropped. The corresponding figures for 1915 were \$18,000,000 and \$24,000,000. The government also furnished water to canals not operated by the Reclamation Service, making the total acreage furnished with irrigation water from government systems of at least 1,000,000.

BLASTING WITH LIME.

One of the greatest forces produced by chemical action is that which is generated by the swelling of quick-lime, or unslaked lime, when it is brought into contact with water, says the Searchlight. The lime when wet swells with a force that is well nigh irresistible. Many engineers have worked up methods to make use of this force, but it has never been practically applied until recently. Not long ago it was necessary to tear down a number of stone pillars twenty feet high and twelve feet square in a factory. Dynamite was impracticable because of nearby machinery. So holes were drilled in the pillars and filled with quick-lime, upon which water was poured. The mouths of the holes were closed by tamping. In ten minutes as the lime swelled the great pillars split and broke in all directions.

WHY DO OUR EYES SPARKLE WHEN WE ARE MERRY?

If you should watch very closely the eyes of a merry person when you see them sparkle, you would probably notice that the eyelids move up and down more often under such conditions than ordinarily, and if you know what moving the eyelids up and down in front of the pupil of the eye does, you will have your answer, says the Book of Wonders.

Every time the eyelid comes down it releases a little tear, which spreads over the eyeball and washes it clean and bright. It does this every time the eyelid comes down. Now, there is something about being merry which has the effect of making the eyelids dance up and down, and thus every time the lid comes down, the ball of the eye is washed clean and bright, and gives it the appearance of sparkling, as we say.

DECORATING POTTERY WITH SEALING WAX.

Pottery can be decorated with sealing wax. A ready-made vase is cleaned thoroughly. Then the colored wax you have selected is softened in an alcohol flame. Holding the vase upside-down, apply a daub of the wax. Move the vase vertically up and down in front of the flame to spread the wax. Apply additional daubs to the surface and spread them out in the same way until the entire surface of the vase is covered. The heat from the flame thins out the wax and glazes it. Thus a one-colored coating is obtained, says Popular Science.

More pretentious effects are made by "flowing" a wax of one color into another of a different hue. After the tonal color has been applied over a portion of the vase, a daub of another color is allowed to flow into the first color in such a way that no line of joining is formed. The secret of success lies in manipulating the flame.

MAGIC PENCILS.



The working of this trick is very easy, most startling and mystifying. Give the case and three pencils to any one in your audience with instructions to place any pencil in the case point upward and to close case and put the remaining two pencils in his pocket. You now take the case with the pencil in it and can tell what color it is. Directions how to work the trick with each set.

Price 25 cts. each by mail, postpaid. Wolff Novelty Co., 168 W. 23d St., N. Y.

STEEL DISC GUN.



This gun has a powerful steel spring, which shoots a disc from 150 to 200 feet in the air. With each gun we send fifteen discs, containing different sayings, as

"Kiss me, kiddo, nothing makes me sick," "My, you look good, let's get acquainted," "Put a damper on your jaw tackle," "I lub my yaller gal, but oh, you Chocolate Drops," "Say, old man, pay me them two bits," etc. Young folks are delighted with them. Each gun packed in a box with 15 discs.

Price complete, 12 cents; 3 for 30 cents; 1 dozen, \$1; sent by parcel post, prepaid. Wolff Novelty Co., 168 W. 23d St., N. Y.

RUBBER SUCKER.



Rubber Vacuum Suckers

The latest novelty out! Dishes and plates will stick to the table, cups to the saucers like glue. Put one under a glass and then try to lift it. You can't. Lots of fun. Always put it on a smooth surface and wet the rubber. Many other tricks can be accomplished with this novelty.

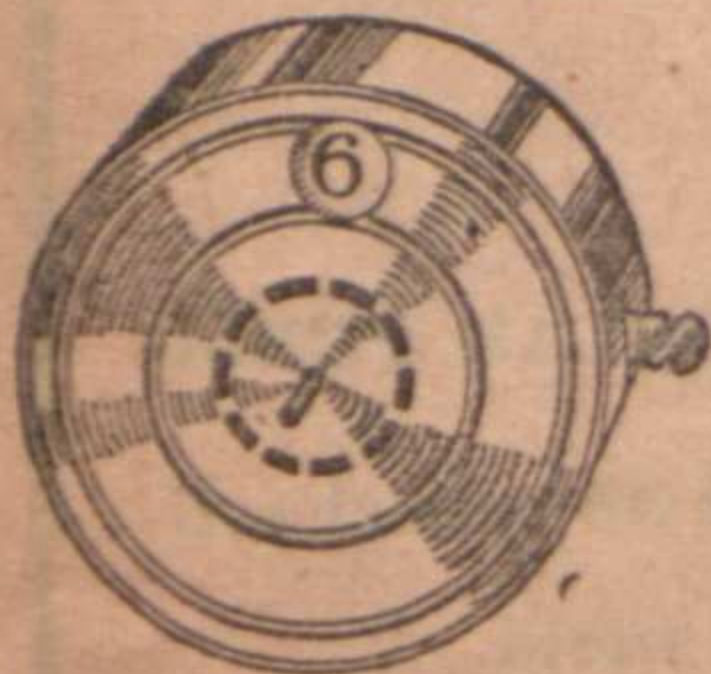
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THE SPOTTER CARD TRICK.

The performer exhibits a die. The ace of spades and five cards are now taken from a pack. The ace of spades is thoroughly shuffled with the other cards, which are then placed down in a row on the table. The die is now thrown, and as if embodied with superhuman intelligence, the exact position of the Ace is indicated. Without touching the die, the performer picks up the cards, gives them a complete shuffle and again spreads them out. The die is rolled as before by any person, and is seen to come to a stop with the locating number uppermost. The card is turned over and found to correspond in position. Price, 15c. postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE AMUSEMENT WHEEL.



This handsome wheel, 7 1/4 inches in circumference, contains concealed numbers from 0 to 100. By spinning the wheel from the centerpost the numbers revolve rapidly, but only one appears at the circular opening when wheel stops spinning. It can be made to stop instantly by pressing the regulator at side.

You can guess or bet on the number that will appear, the one getting the highest number winning. You might get 0, 5 or 100. Price, 15 cents; 3 for 40 cents, mailed, postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

IMITATION CUT FINGER.



A cardboard finger, carefully bandaged with linen, and the side and end are blood-stained. When you slip it on your finger and show it to your friends, just give a groan or two, nurse it up, and pull a look of pain. You will get nothing but sympathy until you give them the laugh. Then duck! Price 10c. each, postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.

THE PRIZE FORD JOKE.



Looks like a story-book, but it contains a cap and a trigger. The moment your innocent friend opens the book to read the interesting story he expects—Pop! Bang! The explosion is harmless, but will make him think the Germans are after him.

Price 35 cents each by mail, postpaid.

Wolff Novelty Co. 168 W. 23d St., N. Y.



MAGIC CARD BOX.—A very cleverly made box of exchanging or vanishing cards. In fact, any number of tricks of this character can be performed by it. A very necessary magical accessory. Price, 15c.

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As Itch powder, Cachoo and Bombs are unmailable, we cannot accept orders for less than One Dollar's worth of an assortment. They can be sent by express only, on which we will prepay the charges.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

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A perfect little bank, handsomely nickel plated. Holds just five dollars (50 dimes). It cannot be opened until the bank is full, when it can be readily emptied and relocked, ready to be again refilled. Every parent should see that their children have a small savings bank, as the early habit of saving their dimes is of the greatest importance. Habits formed in early life are seldom forgotten in later years. Price of this little bank, 10c.; 3 for 25c., mailed, postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

AUTOMATIC COPYING PENCIL.



The importance of carrying a good reliable pencil need not be dwelt upon here. It is an absolute necessity with us all. The holder of this pencil is beautifully nickel plated with grooved box-wood handle, giving a firm grip in writing; the pencil automatically supplies the lead as needed while a box of these long leads are given with each pencil. The writing of this pencil is indelible the same as ink, and thus can be used in writing letters, addressing envelopes, etc. Bills of account or invoices made out with this pencil can be copied the same as if copying ink was used. It is the handiest pencil on the market; you do not require a knife to keep it sharp; it is ever ready, ever safe, and just the thing to carry.

Price of pencil, with box of leads complete, only 15c.; 3 for 25c.; one dozen 90c. postpaid.

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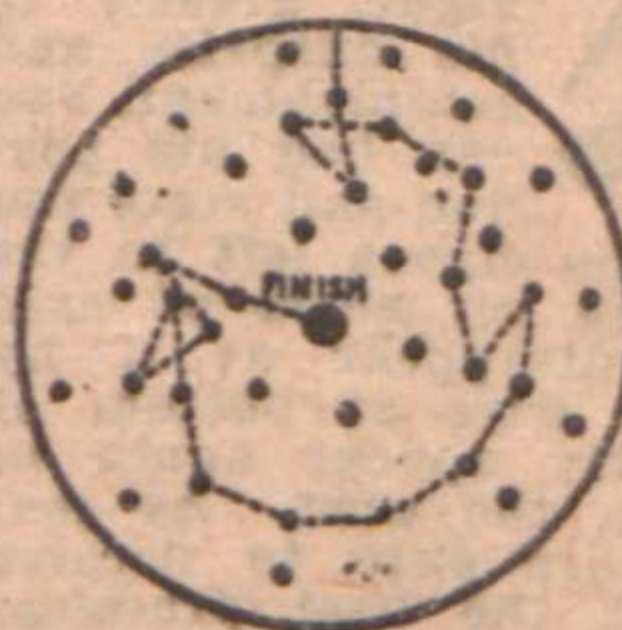
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Just out and one of the most fascinating puzzles on the market. The stunt is to separate the antlers and rejoin them. It looks easy, but try it and you will admit that it is without exception the best puzzle you have ever seen. You can't leave it alone. Made of silvered metal. Price 12c.; 3 for 30c., sent by mail, postpaid.

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LAUGHABLE EGG TRICK.



This is the funniest trick ever exhibited and always produces roars of laughter. The performer says to the audience that he requires some eggs for one of his experiments. As no spectator carries any, he calls his assistant, taps him on top of the head, he gags, and an egg comes out of his mouth. This is repeated until six eggs are produced. It is an easy trick to perform, once you know how, and always makes a hit. Directions given for working it. Price, 25 cents by mail, postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.



"KNOCK-OUT" CARD TRICK.—Five cards are shown, front and back, and there are no two cards alike. You place some of them in a handkerchief and ask any person to hold them by the corners in full view of the audience. You now take the remaining cards and request anyone to name any card shown. This done, you repeat the name of the card and state that you will cause it to invisibly leave your hand and pass into the handkerchief, where it will be found among the other cards. At the word "Go!" you show that the chosen card has vanished, leaving absolutely only two cards. The handkerchief is unfolded by any person, and in it is found the identical card. Recommended very highly. Price 10c. each by mail, postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.



The Bottle Imp.—The peculiarity of this little bottle is that it cannot be made to lie down, and yet by simply passing the hand over it, the performer causes it to do so. This trick affords great amusement, and is of convenient size to carry about.

Price 10c. each by mail, postpaid. C. BEHR, 150 W. 62d St., New York City.

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Diamond rings or studs of half-inch and one inch in diameter are heard of in stories only. We have them imitated by prodigious sparkling stones which will deceive the glance of any spectator. Price, by mail, postpaid, small size, 25c each; large size, 35c each.

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THE CREEPING MOUSE.

This is the latest novelty out. The mouse is of a very natural appearance. When placed upon a mirror, wall, window or any other smooth surface, it will creep slowly downward without leaving the perpendicular surface. It is furnished with an adhesive gum-roll underneath which makes it stick. Very amusing to both young and old. Price, ten cents by mail.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

ELECTRIC CIGAR CASE.



This handsome cigar case appears to be filled with fine cigars. If your friend smokes ask him to have a cigar with you. As he reaches out for one the cigars, like a flash, instantly disappear into the case entirely out of sight, greatly to his surprise and astonishment. You can beg his pardon and state you cigars left in the case. A slight pressure on sides of case causes the cigars to disappear as if by magic. By touching a wire at bottom of case the cigars instantly appear again in their proper position in the case. As real tobacco is used they are sure to deceive any one. It is one of the best practical jokes of the season. A novelty with which you can have lots of fun.

Price 35 cents, sent by parcel post, postpaid.

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TWO-CARD MONTE.



This famous trick gets them all. You pick up a card and when you look at it you find you haven't got the card you thought you had.

Price 10c, by mail, postpaid.

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CHANGING CARD.



One card is shown. The performer passes his hand over it and changes the card from a jack of spades to a seven of hearts. The second time he blows on the card and changes it to a queen of clubs. Quite easy to perform. Price 10c, by mail, postpaid, with directions.

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Four cards are placed in a hat. One card is removed and the balance are now shown to be changed to blank cards. The cards can be thoroughly examined. Price 10c, by mail, postpaid, with directions.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

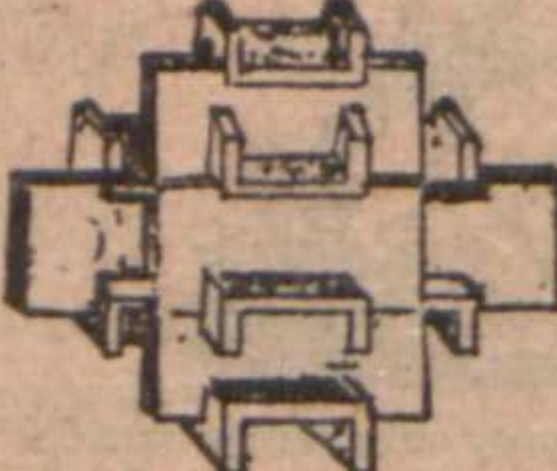
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A very ingenious puzzle, consisting of a nut and bolt with a ring fastened on the shank, which cannot be removed unless the nut is removed. The question is how to remove the nut. Price, 15c, by mail, postpaid.

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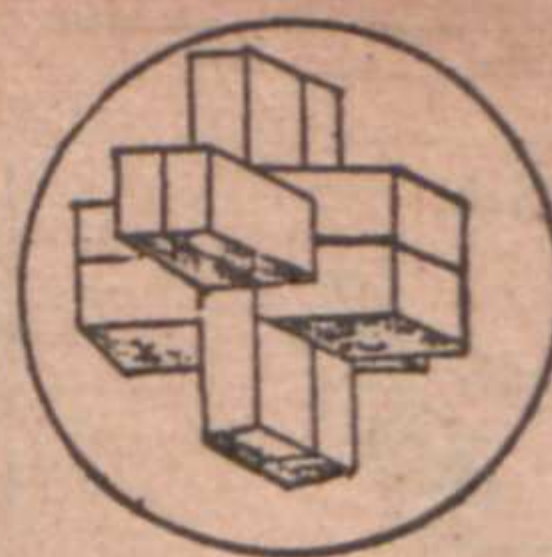
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Built up of a large number of grooved pieces of wood. Very difficult to take apart, and very difficult to put together. It can be so dissected as to make a bank of it and when re-assembled would defy the most ingenious bank burglar outside of prison. Price 35c, by mail, postpaid.

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MIKADO BLOCK PUZZLE.



Imported from Japan. This neat little puzzle consists of six strangely cut pieces of white wood unassembled. The trick is to so assemble the blocks as to form a simple point cross. Price 15c, by mail, postpaid.

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Four strips of cardboard each three inches by one and a half inches, showing Willard and Johnson in various absurd postures. The solution in the puzzle lies in so arranging the strips that they show Willard in the complete picture, the heavy weight champion. Price, 10c, by mail, postpaid, with directions.

FRANK SMITH, 383 Lenox Ave., N. Y.

THE TANTALIZER PUZZLE.



Consists of one horizontal and one perpendicular piece of highly polished metal bent in such a manner that when assembled it seems utterly impossible to get them apart, but by following the directions it is very easily accomplished. This one is a brain twister. Price 10c, by mail, postpaid, with directions.

C. BEHR, 150 W. 62d St., New York C

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From five cards the performer mentally selects any one, placed under ordinary handkerchief, performer withdraws cards, the ones not selected; the performer invites any one to remove the other two, and to the great astonishment of all they have actually disappeared. Sleight-of-hand. Recommended as the most ingenious card trick ever invented. Price 10c, by mail.

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